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VOL. 95  
NO. 1

JANUARY  
1919  
MAGAZINE EDITION "A"

SEE PAGE  
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# Coast INSURANCE Review

PROTECTION

An Insurance Journal and Directory  
IN ITS FORTY-EIGHTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Fire Underwriters of Coast and Nation Report a Good Year  
Marine and Fire Insurance Decisions  
Life and Miscellaneous Insurance Decisions  
Failure of German State Health Insurance  
California Anti-Rebate Law  
Life Insurance Thrift as Constructive Force  
Uncle Sam's Insurance for Soldiers, Sailors and Nurses  
California Comparative Premium Totals  
San Francisco Fire Premiums by Agencies  
Manager Johnston Retires Because of Nearing Blindness  
Some New Publications  
Guardian Casualty Receivership  
Coast Review 1918 Index  
West Coast Life Disposes of Its Industrial Plant to Metropolitan Life  
Occident Life of Los Angeles Reports Good Progress  
Field Men's Notes  
Wisconsin State Life Insurance a Failure  
Roosevelt Was Insured for \$85,000

Circulating Extensively in all the  
States and Territories of the  
Pacific West

PRICE 25 CENTS  
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in  
South America, Japan, China, and  
Australasia



The Great Fire Insurance Company of the World  
ASSETS IN UNITED STATES, - \$16,153,068.57

**LIVERPOOL & LONDON & GLOBE INSURANCE CO., LTD.**

**NEW YORK OFFICE, 80 WILLIAM STREET.**  
HUGH R. LOUDON, Manager  
J. B. KREMER, Deputy Manager  
T. A. WEED, Agency Superintendent

**NEW ENGLAND STATES, NEW YORK, NEW JERSEY, PENNSYLVANIA, MARYLAND, DELAWARE, DISTRICT OF COLUMBIA, VIRGINIA, WEST VIRGINIA, NORTH CAROLINA, SOUTH CAROLINA, OHIO, INDIANA, KENTUCKY, TENNESSEE.**

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J. G. PEPPER, Asst. Mgr.  
R. H. COLCOCK, Jr., Deputy Asst. Mgr.

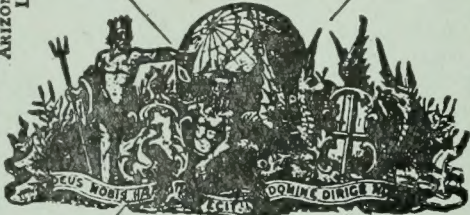
**LOUISIANA, MISSISSIPPI, ALABAMA, OKLAHOMA, FLORIDA, ARKANSAS, TEXAS, GEORGIA.**

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Established 1836

Entered U. S. 184

The statement of the condition of the United States Branch on the 1st of January, 1918, in accordance with the laws of the State of New York, is as follows:

Assets	\$16,153,068.57
Liabilities	11,359,090.02
Surplus	\$ 4,793,978.55

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116  
And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821; 1917, \$10,258,137.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$158,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

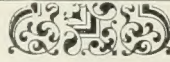
PACIFIC DEPARTMENT ESTABLISHED 1852  
In Company's New Building  
444 California St., San Francisco

THOS. H. ANDERSON, Mana  
GEO. F. GUERRAZ, Asst. Manager  
LOGAN B. CHANDLER, Dep. Asst. Man

Special Agents:—R. H. ROUNTREE HARRISON HOUSEWORTH C. A. LOTHROP  
GEO. J. JANES F. E. ATKINS CHESTER S. MYRICK



FIRE



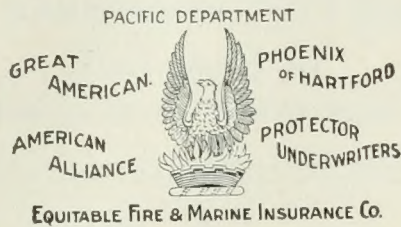
MARINE

CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS \$45,821,658.00

LOSSES PAID TO DATE  
OVER TWO HUNDRED MILLION DOLLARS

LOSSES PAID IN SAN FRANCISCO CONFLAGRATION  
OVER SIX MILLION DOLLARS

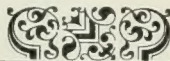


GEO. H. TYSON GENERAL AGENT  
HERBERT FOLGER ASST GENL AGENT  
SAN FRANCISCO

**AUTOMOBILE—RENTS—PROFITS, USE AND OCCUPANCY—  
TOURIST FLOATER—MAIL PACKAGE—  
SPRINKLER LEAKAGE**

**AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE**

MARINE DEPARTMENT  
220 SANSOME ST., SAN FRANCISCO  
CHAS. A. HULME,  
MARINE BRANCH MANAGER



## *What An Agent Wants*

A Company whose name, everywhere a household word, is his best introduction. Prestige is a door-opener, and age and size are impressive.

Policies that are unexcelled. Big dividends. Strength and safety that need no demonstration. Unsurpassed service to policyholders—the thing that makes solid patrons out of first-time customers.

The Oldest Company in America! Come with it and you will **stay** with it and it will **stay with you**.

*For terms to producing agents address*

## **The Mutual Life Insurance Company of New York**

**34 NASSAU STREET, NEW YORK CITY**

### **Legislatures Now in Session**

Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, Wyoming. These legislatures "will not do a thing" to business, persons, prosperity, peace, plenty, corporations, and all taxpayers.

—  
The legislature of Hawaii meets on February 19.

The legislature of Alaska meets on March 3.

—  
Theodore Roosevelt believed strongly in life insurance and said so, and was insured.

—  
Find your place, fill it, and keep it if you cannot overfill it.

### **Another Reason for Subscribing for the Victory Loan**

Germany lost the war. If she had won, special trains would be running from Seattle, Butte, Boise, San Diego, Portland, Salt Lake City, Oakland, Los Angeles, Spokane, San Francisco, Phoenix, Reno, and scores of other western cities, hurrying money and supplies toward big German liners waiting to put out from New York harbor bound for Hunland.

Your money would go. It would not be a loan. You would receive no interest and you would have no idea of the particular purchases made with your savings. You would "dig" when the Germans said "dig."

Buy Victory bonds to bring our boys back soon.



**INCORPORATED 1861**

# The California Insurance Co.

**Cash Capital, . . . . \$400,000 00**

**Net Surplus, . . . . 414,251 03**

**Total Assets, . . . . 1,579,366 87**

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE: Company's Building. 550-558 Sacramento St.  
SAN FRANCISCO, CAL.**

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A. N. LINDSAY, Seattle, Washington; H. DUKINFELD, Los Angeles, California;

R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

MILTON HALEY, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,  
and at the rate of "Dollar for Dollar."**

# LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

**New York Department  
57 and 59 William Street**

**A. G. McILWAINE, Jr.,  
Manager**



**Western Department  
39 So. La Salle St., Chicago**

**CHARLES E. DOX,  
Manager**

**Pacific Department: 332 Pine Street, San Francisco, Cal.  
SAM B. STOY, Manager**

**GEO. ORMOND SMITH, AGENCY SUPT. SAN FRANCISCO W. HOPKINS, LOCAL SECY.**

**J. P. YATES, AGENCY SUPT., Los Angeles, Cal.**

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**George T. Richmond . . . . . San Francisco**

**W. W. Gilmore . . . . . San Francisco**

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**Toll Thompson . . . . . Portland**

**J. Robb Gay . . . . . Helena**

**R. F. BENNETT, Superintendent, AUTOMOBILE DEPARTMENT**

**SPECIAL AGENTS: Geo. B. Rapp, Howard J. Tobin, Lyman Lacy.**



## THE Standard Accident

Insurance Company

*Of Detroit, Mich.*

LEM W. BOWEN, President

J. S. HEATON Secy.

**Cash Capital, \$1,000,000**

**Gross Assets, - 6,347,974**

**Claims Paid, - 22,499,862**

Writes Accident and Sickness Insurance. Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

**Accident and Sickness Insurance for Women.**  
*Contracts Practically Without Conditions.*

**CLARENCE F. BRIGGS.**

Supt. Pacific Coast Department

California, Oregon, Washington, Nevada, Idaho  
Arizona, Utah, and the Hawaiian Islands

**Mills Bldg., San Francisco**

H. H. HAIGHT, District Agent.

*Contracts Unexcelled. Agents Everywhere.*

## A GREAT BOOK

For Intelligent Business Men,

Insurance Adjusters,

Special Agents and Local Agents.

is

**WILLIAM SEXTON'S  
FIRE INSURANCE**

**EVERYTHING ABOUT IT  
LEARNED IN FIFTY  
YEARS' EXPERIENCE**

**Price \$1.50, \$1.75 and \$2.00**

**According to Binding**

**Flexible Cloth, Pegmoid or Morocco  
PAPER COVER \$1.00**

**For Sale by**

THE COAST REVIEW  
122 Halleck Street

San Francisco

### Food Administration

Partial demobilization of the Food Administration and the withdrawal of many of its rules and regulations have given the impression in some quarters that all its activities have ceased or are shortly to cease. This is not the case. The act imposes upon the administration certain obligations which continue until Presidential proclamation releases the Food Administration from the terms of the act and particularly the obligation to curb profiteering and speculation in licensed food products. This function must continue to be performed and there is no intention of relaxing in this direction.

### Odd Sur-Names in Print

Winterbottom	Dove	Whett
Hamway	Belt	Craw
Orr	Fahr	Farr
Goodnight	Peat	Hasty
Fessbach	Pete	Shunk
Harlowton	Smalz (lard)	

### Heavy Loss of Registered Mail

Four hundred sacks of registered foreign mail were burned in a mail car on Great Northern on January 8, by explosion of an oil lamp. Insurance loss not known.

California has the biggest olive grove in the world. It is in Los Angeles county. There are 3,000,000 olive trees in the state, half of them bearing. It requires 50 or more pounds of olives to produce one gallon of oil.

There will probably be a sixth Liberty loan.

The  
**Metropolitan**  
**Life**  
**Insurance Company**

***Pacific Coast Head Office***

***Metropolitan Life Building***

Pine and Stockton Sts.

SAN FRANCISCO

#### **AGENTS WANTED**

Every advertiser in this Journal is guaranteed as worthy the confidence of Agents and Brokers. Applications for AGENCIES will be considered by the Companies or their Departmental or General Agency representatives, if a new Agency is to be established or if an old Agency is to be changed.

Write your application and state your experience, your qualifications, and about how much business you can give the Company.

Probably the field representative will call on the Applicant.

It may help the Applicant to mention the Coast Review; it won't hurt him anyway; that is, if he doesn't forget to.

#### **FREE SERVICE**

The Coast Review's Legal Department will freely aid

#### **Agents and Policyholders.**

We are not assuming to take the place of Lawyers, but will help to assure the need of

#### **Expert Legal Advice.**

If claim be certainly valid our Legal Department will say YES! if invalid, NO!

#### **BUSINESS**

"The dominant and cheery note in the story of general conditions today is the calm and collected manner in which the business world views the uncertain future which lies before us."

This one sentence summary of the general business situation opens a report on general business and crop conditions just made to the Chamber of Commerce of the United States by its committee on statistics and standards, headed by A. W. Douglas, of St. Louis. Of this outlook for the immediate future the report has this to say:

"There are all sorts of forecasts as to the nature and volume of business during the next six months. They vary from a dull winter and a good spring and summer to no business at all until a good harvest matures, or to only a fair business until the reconstruction process is completed. But this seems to be the most popular prophecy, namely: a period of intermediate length working itself out by common sense and forethought to a far better era and greater prosperity than ever has been our portion in the past. In this forecast the volume of foreign trade plays a large share."

The report points out that there is a widespread feeling that there must be such readjustments of prices as will bring them to a lower level, assuring stabilization of prices and purchasing.

The usual January 1 dip in the ocean at San Francisco was taken by members of a big athletic club. The late William Greer Harrison always led in this annual event.

***Be Patriotic !***

**SHOW YOUR AMERICANISM**  
**By Patronizing American Institutions !**

**Tell Your Clients that there are no Fire Insurance Companies**  
**the world over that are stronger financially, are better**  
**managed or have a cleaner reputation for fair**  
**dealing with honest claimants**

---

***FIRE INSURANCE and ALLIED LINES***

---

**AMERICAN EAGLE FIRE INSURANCE COMPANY**  
**CONTINENTAL INSURANCE COMPANY**  
**FIDELITY-PHENIX FIRE INSURANCE COMPANY**  
**HENRY EVANS, PRESIDENT**

**HOME OFFICE :**  
**80 Maiden Lane, New York**

**Managing Branch Offices :**  
**Chicago, Montreal, San Francisco**

*Union Assurance*  
*Society Limited*

**OF LONDON**



**Founded in 1714**

*Law Union & Rock*  
*Insurance Company, Ltd.*

**OF LONDON**



**Founded in 1806**

**PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco**  
**HARRY H. SMITH, Manager**      **EDWARD M. BRODIE, Branch Secy.**  
**GEO. W. BECK, General Agent, DENVER, Colorado**  
**SPECIAL AGENTS: N. L. Nelson, C. F. Hutchings, San Francisco;**  
**I. P. E. Reynolds, Portland; John Perry, Spokane; C. T. Deatrick, Los Angeles**



# COAST REVIEW *INSURANCE and INVESTMENTS*

JANUARY

A Useful Publication

*In its 48th year*

## **Witness Makes Disclosures of I. W. W. Incendiary Work in California**

Elbert Coutts testified at the trial of I. W. W. members charged with incendiary work, at Sacramento, that early in 1917 he was in the habit of "loafing" around the I. W. W. headquarters in Oakland, and there had aided in assembling incendiary bombs, which he said were later taken to an ark in the San Joaquin river, near Stockton, where one of the defendants made his home on an ark. It was on this ark that he met six of the I. W. W. defendants.

With a quantity of incendiary bombs taken from the ark, Coutts said he had gone to Turlock and made his home at a house rented by one of the defendants, and from there a widespread campaign including the destruction of haystacks, barns and farm buildings throughout Stanislaus county was carried on.

Incendiary bombs, phosphorus and chemicals of many sorts had been buried, he said, at a point near Dry Creek, Stanislaus county. On October 15, 1918, he said, he had guided members of the United States marshal's office to this cache, and he identified in court the paraphernalia which the prosecution had offered as exhibits.

The "arson squad," as Coutts termed the men with whom he had worked, had been exceedingly active in the district around Salida, where haystacks came in for most attention, but later transferred their operations further south in the San Joaquin valley, and he recounted fires in Fresno, Hanford and Denair, which he said members of his party had told him they had started.

The insurance companies later paid a good part of these losses.

British Columbia.—New schedules for cities with fire protection begin January 1. They are similar to those in Alberta and Saskatchewan.

## **Banks and Banking**

A national bank cannot lawfully engage in the business of buying and selling cotton; such business being beyond the scope of its powers as authorized by law.—First Nat. Bank v. McKown, 176 P. 245.

A bank, accepting a draft for collection, must use reasonable diligence in presenting and reporting on such instrument to the sender.—Feeders' Supply Co. v. First Nat Bank, 176 P. 129.

Bank Check—Damage.—Where bank, without malice and by mistake wrote the word "Forgery" across the face of check returned to payee, verdict assessing bank \$1,000 damages per check, where there were six checks, there being no basis for punitive damages, and the amount being out of proportion to the embarrassment and injury, will be reduced to \$500 per check.—Schwartz v. Chatham & Phenix Nat. Bank of City of New York, 172 N. Y. S. 762.

Edwin Earl, a California man of great wealth, a packer, a publisher, a politician and an inventor, died recently. The best thing he ever did was to invent a refrigerator car, and the strangest thing he ever did, at the request of the governor, was to name for the office of insurance commissioner a "refrigerator" man then recently turned hither from Chicago whither he has since returned. This fellow was the only California insurance commissioner who held office only two years. Earl was a smart and rich man but he couldn't make a success of a morning paper in Los Angeles in opposition to the Times.

Before the war shot gun shells were 65cts per box of 24. Now the price is \$1.25. Charge it to William Hohenzollern.

Yukon Territory reports "no influenza."

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital  
**\$5,000,000.00**

Net Surplus  
\$8,561,968.00

Surplus as to  
Policyholders  
\$13,561,968.00



Cash Assets Now  
**\$29,833,490.58**

Losses Paid  
in 99 Years

OVER  
**\$165,000,000.00**

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

**W. H. BREEDING, General Agent**

**G. E. TOWNSEND, H. DURBROW, Asst. General Agents**

**Main Office, 301 California Street  
SAN FRANCISCO**

**J. A. MURPHY, STATE AGENT OREGON AND WASHINGTON**

**SPECIAL AGENTS**

F. H. RHODES

G. NATHAN

GEO. F. ROBERTS

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H. E. O'BRIEN

GEO. A. KINGMAN

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(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

# HARTFORD FIRE

Insurance Company

Chartered 1810



**FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE**

Assets, January 1, 1918. **\$34,654,101 00**

Surplus to Policyholders, **10,807,526 00**

**DIXWELL HEWITT, General Agent**

**ADAM GILLILAND, Assistant General Agent**

**438 California Street, SAN FRANCISCO**

**SPECIAL AGENTS AND ADJUSTERS**

**GEO. E. DEVINE, Sup't of Agencies, San Francisco**

**J. J. DENNIS, Portland, Ore.**

**C. L. GREENWALT, San Francisco, Cal.**

**ROBERT E. DOLLARD, San Francisco, Cal.**

**H. F. MORDOFF, San Francisco, Cal.**

**L. H. EARLE, San Francisco, Cal.**

**W. W. GROVE, San Francisco, Cal.**

**C. E. MILLER, Butte, Montana**

**NEIL STEWART, Spokane, Wash.**

**P. H. GRIFFITH, Los Angeles, Cal.**

**ERNEST E. PRICE, Los Angeles, Cal.**

**GERARD CLEMENT, Spokane**

**J. G. CLARKE, Butte**

JANUARY, 1919

# The Coast Review

## INSURANCE

Subscription, \$3 a Year

In the 48th Year

Foreign, \$3.50

Volume 95

San Francisco, California, U. S. A.

Number one

Entered at San Francisco Postoffice as second-class mail matter

### SOON OUT OF BUSINESS

There are many changes in the world of business, even in old communities. Firm names change, there are consolidations and retirements, and death works havoc. A war makes many and rapid changes. Legislation often unfavorably affects business, and in democracies legislation is whimsical, capricious, and may be merely to catch the votes of the ignorant, fanatical and vicious. Establishments of years' growth may be wiped out, brutally and without any compensation. Fires, tornadoes, sea perils, explosions and epidemics may ruin business.

There is but one possible protection—insurance.

There are really only two kinds of insurance—casualty and personal.

So mercurial is business, so uncertain, that the most as well as the least successful of business men should shield himself and his family with personal insurance, covering loss of life and activity.

So perilous are the elements, so uncertain is legislation, so fleeting is prosperity, that no business man should ever challenge evil fate by remaining a day without full insurance.

### AMERICAN FIRE BUSINESS

Advices from the East are to the general effect that, despite reported excess of fire losses, the fire underwriters have had a good year, with increased premiums and a satisfactory underwriting profit. There has been an increase of more than \$50,000,000 in fire and fire-marine premiums.

Coast fire premiums have increased and it appears that losses have not increased. The companies will not all report before March 1.

WHATSOEVER face you turn to the World is returned to you, as in a mirror.



# INSURANCE IN THE HIGHEST COURTS

## RECENT RULINGS

### MARINE INSURER IN COURT

U. S., SUPREME COURT

Luckenbach et al. v. W. J. McCahan  
Sugar Refining et al.

#### Carriers—Effect of Payment by Insurer

A bill of lading providing that, in case of loss for which the carrier shall be liable, the carrier to that extent shall have benefit of any insurance is valid; and if the shipper effects insurance, and is paid full amount of loss, neither he nor insurer can recover against carrier.

#### Payment of Loss—

##### Reimbursement From Carrier

Where a bill of lading provided that the carrier should have the benefit of insurance, and the policies procured by the shipper contained the warranty by assured, "free from liability for merchandise in possession of any carrier, who may be liable \* \* \* and for merchandise shipped under \* \* \* stipulation that carrier may have benefit of insurance," the advancement as a loan from the insurer to the shipper, after loss, of amount covering damage, shipper agreeing to sue carrier, preserved to the insurer the right of reimbursement from carrier.

#### Liabilities of Owners—

##### Personal Contract

Where any liability of the owners of a vessel under charter rests on their personal contract, the limitations acts do not apply, although the ship's unseaworthiness was without owner's privity or knowledge.

#### Time Charter—Warranty of Seaworthiness

Where time charter of steamer stated that, being on her delivery tight, staunch, and strong, owners would maintain her in a thoroughly efficient state, in hull and machinery, during service, original warranty of seaworthiness was not exhausted on delivery to charterers, and maintenance clause imported warranty of seaworthiness at commencement of each voyage.

#### Liabilities of Owners—

Where right to recover against all owners of vessel on shipper's libel for full amount, in case any of them was liable, was not controverted, decree of Circuit Court of Appeals that payment should be made by a certain estate, a part owner only, should be modified to render all the owners liable.

#### FEDERAL

Fireman's Fund v. Trojan Powder Co.; 253  
Fed. Rep. of Dec. 19, 305. (Cal. 9th.)

#### Liability for Forwarding Charges

Where the contract of affreightment authorized the carrier in case of stranding to forward by another ship, and charge extra compensation therefor, which contingency happened, the cargo insurer, which, although exempted from particular average, contracted to pay special forwarding charges for which it would otherwise be liable, held liable for the extra cost of forwarding.

**Disability of Ship—****Authority to Forward Cargo**

Under the law of England, where a ship is damaged on the voyage and cannot be repaired without a very great loss of time, the master or the shipper may procure another ship to carry her cargo to place of destination.

**“Particular Charge”**

By the law and custom of England, when in consequence of a peril insured against the voyage cannot be accomplished in the original ship, the cargo underwriter is liable for the excess expense of forwarding by another vessel as a “particular charge.”

**Construction of Policy**

A clause of a marine cargo policy, “Freight warranted free from any claim consequent upon loss of time, whether arising from peril of the sea or otherwise,” does not apply to excess freight paid for forwarding on stranding of the ship, for which the insurer is otherwise liable.

—

The Court (Judge Van Fleet) concluded as follows:

We have had some doubt as to whether the insured is not precluded from recovery by that clause of the present policy which reads:

“Freight warranted free from any claim consequent upon loss of time whether arising from a peril of the sea or otherwise.”

The cases relied upon in support of the the point are *Taylor v. Dunbar*, 4 Com. Pleas L. R. 206, and *Russian Bank for Foreign Trade v. Excess Insurance Company, Limited*, *The Times Law Reports*, 383, and subdivision (b), § 55, of the English Marine Insurance Act of 1906, which reads:

“Unless the policy otherwise provides the insurer on ship or goods is not liable for any loss proximately caused by delay, although the delay be caused by a peril insured against.”

In the two decisions cited the loss sued for was occasioned by damage—in the one case to meat, and in the other to barley—resulting from delay in transit, to which loss the warranty relied upon directly applied. In the present case, however, the action is not based upon any loss growing out of any damage to any of the property insured, for there was none; its sole basis is the excess freight the insured was compelled to pay to the carrier to get the rails transported to their destination, which forwarding charges this policy, as has been shown, expressly provides the insurer should pay. We therefore think the cases, as well as the statutory provision cited, inapplicable to the present case.

**FIRE INSURERS IN COURT**

NEW YORK

*Gallin v. Allemania, et al* 172 N. Y. Supp. 662

**Defective Service—****Waiver by Appearance**

Summons having been served by mail on superintendent of insurance, notice of appearance by four joint fire insurers, required to appear in response to such service, in order to plead statute of limitations, cannot be construed as waiver of insufficiency, under Code Civ. Proc., of summons upon agents of two of insurers, particularly where insurers had had no knowledge of attempted service on agents.

**Service of Proper Proofs—****Burden of Proof**

Under policy requiring furnishing of satisfactory proofs of loss, etc., it was incumbent upon insured to show he had served on insurers proper proofs of loss; it not being enough that he show service of papers claimed by him to have been proofs of loss.



### **Warranty of Use of Premises— Breach**

Statement in policy that buildings insured were used as dwellings is to be deemed warranty, which is breached where such use is not the principal use of buildings, though part of buildings is occupied for dwelling purposes.

### **Proofs of Loss—Pleading**

Insured's furnishing of satisfactory proofs of loss being a condition precedent to his recovery on his fire policy, he was required to prove full compliance with condition, and, such compliance being denied by insurers, no further pleading was necessary by them to raise issue.

One justice dissented!

The only merit of the defence offered, if any, was that the suit was begun, apparently, one year and one day after the fire.

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### MISSISSIPPI

Scottish Union & National v. Warren  
Gee Lumber Co. 80 So. 9

### **Divisible Policies**

A fire policy, stipulating sum of insurance upon each of a number of items, and divisible as to the various items, is not invalid in toto, because of a breach of the iron-safe clause as to one part of the stock insured.

### **Execution of Contract**

To constitute an insurance contract, the minds of the parties must meet.

### **Extent of Loss**

Where the total loss of boilers insured, together with other articles, far exceeded the amount insured in defendant company, there was no question as to the loss, notwithstanding two of the boilers after the fire

were worth a small amount as salvage; their value for the purposes for which they were insured having been totally destroyed.

### **Necessity of Payment of Premium**

To constitute an insurance contract, it is not essential that the premiums on the policy be paid.

### **Necessity of Delivering Policy**

It is not essential that the policy be actually delivered to insured before the insurance contract becomes effective.

### **Validity of Contract**

To be valid, a contract of fire insurance must have been consummated before the fire occurred.

### **Offer to Pay Premium**

The offer of an officer of insured to pay the premium after the fire occurred is not a ratification of the insurance agent's act in the writing of a policy contrary to instructions.

### **Estoppel to Deny Execution of Policy**

Where policy permitted stipulated concurrent insurance, and insured authorized agent to write additional insurance if he procured the consent of the other insurers, and insured learned after the fire that agent had written the insurance, the plaintiff then claimed such insurance did not estop plaintiff afterwards to deny the contract of insurance, upon discovering that consent of the other insurers had not been obtained by the agent writing the insurance.

### **Over-insurance**

In action on policy which permitted stipulated concurrent insurance, where defendant alleged that there was over-insurance without its consent, and the

replication put such allegation in issue, it was not necessary for defendant affirmatively to plead a waiver of the provision as to permitting additional insurance, in order to render admissible testimony as to consent of its general agent to the over-insurance.

#### **Limitation of Action—Waiver**

Where, before expiration of one year following fire, the insurance companies filed original bill in chancery to cancel the policies, which suit was pending for over a year, they waived the policy provision requiring action by insured on policies to be brought within one year.

#### **Union Mortgage Clause**

Code 1906, containing the "union mortgage clause," providing that policy shall not be invalidated by act or neglect of mortgagor or owner, etc., applies to insurance taken out on buildings by a mortgagor, as well as insurance taken out by the grantor in a deed of trust.

#### **Vendor's Lien**

A vendor's lien is in the nature of a mortgage.

#### **Vendor's Lien Reserved in Deed**

When vendor's lien is expressly reserved in the deed, it is a contract that the land shall be subject to the lien until the purchase money is paid, and it is in reality a mortgage.

#### **Provisions of Statute**

Where, by attaching a loss payable clause to the policy, insurer recognizes the rights of a mortgagee, Code 1906, containing the "union mortgage clause, is automatically written into the policy, and, as to mortgagee's rights, controls conflicting provisions

in the original policy or the mortgage clause.

#### **"Buildings"**

A policy insuring a planing mill plant, on which recovery was limited to buildings and whatever may be properly considered as a part of the buildings, covered machinery attached to buildings and thereby constituting a part of the buildings, and also boilers, foundations, etc., inside of buildings, and a part thereof.

#### **Apportionment of Loss—Rights of Mortgagee**

Code 1906 applies to the trustee or mortgagee of insured property, and, when there has been a total loss, there cannot, as to the mortgagee, be an apportionment among the various insurers of the loss under section 2596.

#### **TEXAS**

Ins. Co. of North America v. O'Bannon,  
206 S. W. Rep. 814

#### **Forfeiture—Title or Interest of Insured**

Provisions making a policy on a building void "if the interest of the insured be other than unconditional and sole ownership," or if the building be "on ground not owned by insured in fee simple," relate to time of issuance of policy, and subsequent sale of ground does not forfeit policy.

#### **Change of Interest—Construction**

Where the owner of an insured building conveyed the land, reserving title to the building, with right to remove by a certain date, there was prior to such date no change of interest or title in the property, to work a forfeiture under a change of interest forfeiture clause.



### Construction Against Forfeiture

The construction of a policy provision that the policy shall be void, if insured building be on ground not owned by the insured in fee, as relating to date of policy's issue, being reasonable, should be adopted to avoid the never-favored forfeiture.

### Change of Title—Forfeiture—

#### Increase of Risk

A fire insurance policy is not violated by a change of title not of a nature to increase the motive to burn, or diminish the motive to guard the property from loss by fire.

(New York standard form of policy.)

By the court:

The property insured was a one-story frame dwelling in the city of Sherman. On December 21, 1912, as the result of negotiations extending over about one year, defendant in error, who then owned the dwelling and the land on which it stood, conveyed the land, by warranty deed of himself and wife, to the trustees of the Sherman independent school district, for a recited consideration of \$9,000 in cash. The trustees contemporaneously delivered back to defendant in error a written acknowledgment that under the real contract between the parties the buildings on the land were to be retained by defendant in error and wife, who were to have a reasonable time, but in no event to be longer than February 1, 1913, to remove the buildings from the land, and that only \$4,500 of the purchase money had been actually paid, and the remaining \$4,500 was to be paid on the removal of said buildings. While the policy of insurance was in force, on January 17, 1913, the house was destroyed by fire. At that time the house had not been removed from the land conveyed to the trustee, but arrangements had been made by defendant in error to have the work of removal begun on the Monday next following the date of the fire.

We cannot hold otherwise than that the entire burden of the loss at the date of this fire fell on defendant in error, save as he was indemnified by the policy sued on.

There was no breach of any condition of the policy, and the judgments of the district court and of the Court of Civil Appeals for the insured are affirmed.

## MISCELLANEOUS INSURERS IN COURT

### ALABAMA

Atkinson v. Travelers, 80 So. 48.

### Payment of Premiums—Wages in Hands of Employers

Insured could not recover, on policy providing for payment of separate premiums, and that it should not be in effect during period for which premium had not been paid, for injury received in month for which no premium had been paid by his employer from wages due for that month, as authorized; no wages having been due for that month, though wages for another month were in employer's hands.

### Duty of Employer to Demand Premium—Failure to Notify of Nonpayment

Where employer of one insured under policy had no funds out of which he was authorized to pay premium by insured, there was no duty on insurer to attempt to collect premium from employer by making demand, and failure to notify insured of nonpayment cannot avail him, in suit to recover for accident during period for which premium had not been paid.

### Disability by Specific Injury—

Accident policy, providing for indemnity for specific losses "in lieu of any other indemnity," and further

providing for an indemnity for total disability, and that, "in event of a loss hereinbefore designated as a 'specific loss,' no claim shall exist for compensation other than that specifically provided for such total loss," precluded recovery of disability indemnity when such disability was caused solely by some specific injury for which a fixed payment was provided.—*Van Gilder v. Kingsberry*, 176 P. 319. (Colo.)

#### Motor Car on Rails—

Where insured, attorney for railroad, was injured on the railroad while riding in automobile rebuilt to run on rails, held, that railroad was at the time acting as a "carrier," that the car was a "public conveyance," and that plaintiff was a "passenger" and not an "employee" within accident policy covering injury sustained while insured was a passenger and in or on a public conveyance provided by a common carrier for passenger service.—*United States Casualty Co. v. Ellison*, 176 P. 279. (Colo.)

Though he had a pass he was a passenger, and though an employee of the railroad he was a passenger within terms of accident policy.—*Id.*

## LIFE INSURERS IN COURT

OKLAHOMA

*City Nat. Bank of Lawton v. Lewis et al.* 176 P. 237

#### Rights of Beneficiary— Assignment of Policy

Where a policy gave the insured the right to change the beneficiary in writing, and providing that a change should take place upon the indorse-

ment of the same on the policy by the insurer, and providing that any assignment must be made in duplicate on blanks furnished by the insurer, both copies of which, with the policy, should be sent to the home office, one of the copies to be there filed, after which the policy should be returned, held, that such policy could not be verbally assigned to secure a loan, so as to affect the beneficiary's right.

Where policy does not give the insured the right to change the policy, a beneficiary acquires an immediate vested interest upon its issuance and delivery; but where the right to change the beneficiary is reserved to the insured, the beneficiary does not acquire a vested interest until the death of the insured, and when such right attaches the beneficiary is entitled to the possession of the policy, provided the beneficiary has not been changed in the manner provided by the policy.

#### ALABAMA

*Travelers' Ins. Co. v. Lazenby* 80 So. 25

#### Loans—Deposit of Policy—"Pledge"

An agreement under which an insured deposited a "paid-up policy" with the insurer as security for a loan held to make the deposit a "pledge" to which title remained in the pledgor with right in the pledgee in case of default to sell but not confiscate.

#### Devestiture of Title

Where a pledge agreement provides that upon debtor's default title shall become absolute in the pledgee, it is void.

**Cancellation of Policy—"Lapse"**

That a paid-up insurance policy is transferred by contract, so that in case of nonpayment of a loan for which the policy is security title may pass, with a right in the pledgee to become a purchaser and to cancel the policy, and the policy is canceled thereunder, does not constitute a lapse.

**Loans—Rights of Parties—  
Cancellation of Policy**

An insurance company, which loans money on its own paid-up policy as security, is in the same position as other lenders, or as lenders on other security, and cannot cancel the insurance or avoid the policy, in the absence of acquisition of title thereto, except by proceedings necessary in the case of other lenders.

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IOWA

McDonald v. Equitable Life Assur. Soc. of New York. 168 N. W. 352

**Payment of Premium—Waiver**

Insurer may waive conditions of life policy requiring payment of premium within a certain time, and, when waived, such condition ceases to be available as a defense to an action on the policy.

**Forfeiture—Waiver**

If insured to the knowledge of company relies and acts upon promises of company's agent that policy will not be forfeited for failure to pay premium within time stipulated in policy, or if company so acts that insured as an ordinarily reasonable person is led to believe that it waives the forfeiture, the courts will declare the waiver effectual.

**Acceptance of Premium Returned**

If insured, when he accepted and receipted for overdue premium returned to him by company in satisfaction of his claim, was competent to transact business intelligently and understandingly, his act would be a complete defense to an action on the policy,

although company had waived payment of such premium within time provided by policy.

**Retention of Overdue Premium**

Receipt and retention by insurer of an overdue premium for an unreasonable time, without giving notice of refusal to accept, will work a waiver of forfeiture.

**"General Agent"**

Life insurance agents are rarely, if ever, "general" in the sense that they execute and deliver policies, as is often done in the business of fire insurance, but they often have and exercise general control or power with respect to the particular branch of the business committed to their hands, and to that extent at least are general agents.

**Authority of Agent**

Authority of agents of life insurance company, so far as the public with whom they deal is concerned, is controlled, not so much by the terms of their employment or by the terms of the policies, which they procure, as by the things which the principal permits them to do and by the nature and extent of the business for which they are employed and permitted to carry on.

**Acceptance of Overdue Premium—Ratification**

That agent who accepted overdue premium on life policy transcended his powers would be immaterial upon question of waiver if the company's cashier, acting for the company, with knowledge of the facts received and retained the money.

**Beneficiary's Vested Right**

Under policy not entitling insured to change it, a beneficiary acquires vested interest upon its issuance and delivery; but, where insured may change beneficiary, the beneficiary acquires no vested right until insured's death, and is then entitled to possession of policy, if not changed as provided therein.—City Nat. Bank of Lawton v. Lewis, 176 P. 237.

Tacoma in 1918 had 922 fire alarms. Losses in 10 months were \$123,692. No. of firemen, 119; 26 to be added soon.



### Index

We have printed Index Coast Review 1918. If you have not received one and want it for binding with the year's magazines, notify us.

### Kelsey Appointed U. S. Manager of Sun of London

Preston T. Kelsey, for the past six years manager of the Western department of the Sun at Chicago, has been appointed resident manager for the United States, at New York, to succeed John J. Guile, retired.

Mr. Preston is regarded as the logical appointee. He was appointed assistant manager of the Western department in 1904, and manager in 1913. He began insurance work in 1891, and has had much experience in field and office.

### Group Life Insurance

About a thousand employees of the Hartford Fire and New York Underwriters have been insured on the group plan beginning with \$500 for new employees, until a maximum of \$2,500 is reached for old employees. There are fifty-seven employees who are insured for the maximum under this plan.

—Personal.—Louis Weinmann, retired secretary of the Fireman's Fund, has returned from the East.

Ex-Commissioner Done of Utah is done with Utah, and is now in San Francisco, where he will make his future home.

C. F. Mullins, formerly Coast manager for the Commercial Union and the Alliance, of London, will visit California soon. He went to London to live in 1906. It is possible that he will return to live somewhere in California, far from painful reminders of the great war and its sacrifices.

Manager Geo. W. Dornin of the Springfield has been visiting the Northwest.

Geo. Crawford has resigned the presidency of the Westchester Fire, after 55 years of service with the company. Otto E. Schaefer, vice president, succeeds Mr. Crawford.

### Pacific Mutual's Fine Exhibit

Some 45½ million assets, a gain of over 3 1-3 million.

New life business is about \$37,000,000. Insurance in force, nearly 207 million, a gain of \$22,689,000.

Surplus is over \$4,000,000.

### Our Great Unafraid 100 Per Cent American

The Connecticut Mutual Life wrote the first policy (for \$10,000) on the life of Theodore Roosevelt.

Mr. Roosevelt carried \$85,000 life insurance, though he inherited and increased a large estate.

### Soldiers-Sailors New Insurance

The new term insurance furnished by the government to all soldiers and sailors will have cash values and loans; they are incontestable and nonassignable, and are untaxed: U. S. government pays all expenses.

Ordinary, 20 or 30 payment, 20 or 30 years endowment, or endowment at age 62, are the policies offered.

Ordinary at age 25 cost \$15.24 a year per \$1000.

20-year endowment costs three times as much.

### Washington

Olympia. — Commissioner Fishbach is making a stormy fight against the fire rating bureau. He wants control of the rate-making, and presents a lot of figures to prove that the companies at present rates are making too much money without the surcharge.

He takes a narrow view. If rates are to be based on a state's own experience what will happen when a city or two burn down?

Stockholders of the Guardian Casualty & Guaranty are fighting the receivership.

C. E. Linaker, formerly a deputy in the California insurance department, who went with the Pacific Surety under the new management, died recently.

### CHIPS

—Sacramento.—Only 1,700 bills introduced. Insurance and the trusts seem to have been overlooked in the turmoil. The anti-I. W. W. bill is very drastic.

Is the American Merchant Marine (and fire) to be another Prussian National? (which it has reinsured).

The federal war risk bureau of insurance has been abolished.

Marine.—The San Francisco ferry steamboat Santa Clara, four years old, burned in the dry dock, and is regarded as a total loss. Cost \$750,000; owned by the Southern Pacific Ry., which carries its own insurance.

The fire department of the Balfour, Guthrie & Co general agency (Geo. D. Hoadley, manager) is moving into the firm's office building, s. e. corner of California and Sansome sts.

President Levison of the Fireman's Fund has called in the company's field men of the Pacific Coast department for the usual annual conference on February 10.

Industrial Accident Commission reports 25,288 industrial accidents in Oregon in 1918.

The safety fund of fire insurance companies electing to come under a safety fund law has been declared by the Insurance Commissioners to be a liability.

Oregon state aid for the industrial accident fund may be withdrawn. This will save the taxpayers \$300,000 a year.

Lumber industry of Oregon suffered 182 workmen killed in accidents in 1918.

Baltimore.—The New Amsterdam has entered Alabama.

The Nevada may retire from the Stockholders' Auxiliary (Bank of Italy)—or from the Board.

Tacoma's water line was in great peril by great flood.

He insured as a passenger brakeman but later worked as a switchman. Instead of \$3,000, face of policy, the widow, by order of court, was paid only \$9.00. Insurer was the order of Maccabees.

### San Francisco Fire Premiums

Liverpool & London & Globe leads with \$247,989 city premiums.

Second office is that of the Home of New York.

Grand total 1918 . . . . . \$4,330,624

Grand total 1917 . . . . . 4,209,771

Grand total 1916 . . . . . 3,820,097

The San Francisco rates reduction of 15 percent began in April. This loss would about equal the 10 percent reduction of premiums for the year. But in November the 10 percent surcharge was put into effect.

### Pacific Mutual Life

President Cochran's letter to his agents contains this:

My letter to you a year ago opened our Jubilee Year and this letter brings it to a close. The year 1918 was not only our Jubilee but a very memorable year for the company and probably the most eventful year in the history of the civilized world.

The war is practically over and we have carried all policyholders who were on our books when the conflict started without charging the extra premiums provided by our policy contracts. This has cost us some money but we have done it safely and also maintained the usual dividends to policyholders. The wisdom of a military restrictive clause is still apparent, for had the American army been put to the same terrible test as the armies of France and England the losses to American life insurance would have been terrific.

### Increased War Taxes

The federal premium tax of 1 percent may be increased to 1½ on inland and 2¼ on ocean premiums. Business written abroad is not taxed. This proposed injustice is vigorously attacked by President Evans of the Continental and allied companies.

Bristol, Va. (and Tenn.) had an \$800,000 fire at the close of the year.

There are 342,409 autocars licensed in California.

### Marine

In November the lumber barge Wallcut, owned in San Francisco, went ashore on the south spit of Coos bay. Hawser of tug broke,

Marine.—Government retires from marine underwriting on January 4.

The S. F. ship Aryan burned at sea on Christmas day.

The Shipping Board's wooden steamer Neeololi had "engine trouble" at sea, and was towed 380 miles to San Francisco.

Marine Loss.—Merchants' Transportation Co.'s freighter Amazon, 65 ft. long, turned turtle on Puget Sound, between Seattle and Tacoma. No warning. Five lives lost. Three clung to upturned bottom all night.

Marine.—The overdue S. O. tanker is now believed to have foundered off the Oregon coast.

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### Died

Wm. L. Jones, president of Milwaukee Mechanics, died, aged 74, Dec. 20, of nervous break down. He was formerly vice president of the Northwestern National.

Cornelius Doremus, president of the Germania Life in 1914 and for many years, died in December at age 77. He had been fifty-four years with the company.

Maj. James T. Dargan, Sr., died in Atlanta, Ga., Dec. 18, aged 77, from a paralytic stroke. He was president of the Atlanta-Birmingham Fire, which was broken by the San Francisco fire.

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### Fire

For the first time in eight years the People's National, non-board, will pay a dividend.

The Phoenix of Hartford is now writing marine and automobile business in British Columbia.

The National Insurance Commissioners will treat "safety funds" of fire companies as a liability. These safety funds are not liable for losses, but are reserve funds for the continuance of a company made insolvent

by excessive fire losses. The first law of the kind was enacted in New York. The Niagara Fire was the first, we believe, to elect to come under its provisions.

The National Board of Fire Underwriters, through its actuarial department, has compiled data of many fires, listing all claimants with three fires and all with claims of such character (or want of character) as makes them undesirable as possible claimants.

Hugh R. Loudon succeeds Henry W. Eaton as American manager of the Liverpool & London & Globe, at New York. Mr Eaton retires after 52 years' service with the company, 31 of which have been as American manager.

Coast loss ratio will be surprisingly low—but the ratio to earned premiums will be more.

The Hamburg-Bremen's American business will soon be reinsured in a large and reputable American company, according to Best's Insurance News.

The Franklin Fire will increase its capital from \$500,000 to \$1,000,000 next month.

The Republic of Texas, capital \$1,000,000, will next month succeed the Austin, Commonwealth and International, consolidated.

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### Life

The Fraternal Aid Union says its call for extra premium because of influenza losses is being promptly met. The society is writing about \$2,000,000 legal reserve business a month.

The First National Life of Pierre, S. D., has taken over the two Aberdeen companies.

The Commercial Union has taken over the Edinburgh Life.

John Landers, San Francisco, a vice president of the Manhattan Life, has been appointed jury commissioner in the U. S. district court.

The new federal tax on life insurance benefits in excess of \$25,000 must be paid by the beneficiary, and within 20 days.



## MISCELLANEA

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**Failure of German Compulsory Health Insurance—A War Revelation**

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From an Address by F. L. Hoffman, L. L. D., at  
Annual Meeting of Association of Life Insurance  
Presidents

The primary purpose of the establishment of compulsory social insurance in Germany was to hinder the rise, curtail the powers, and ultimately destroy the Socialistic movement, chiefly as represented by the political activities of the Social Democratic party. It was conceived by the imperial regime as a paramount necessity to stabilize and perpetuate the imperial throne and as a condition precedent to the secret projects of the military powers for world conquest and imperial aggrandizement. By means of a cleverly devised terminology and downright methods of deliberate deception, the German working people were deluded into the belief that the so-called system of compulsory health insurance was primarily intended for their benefit as the most effective means of social amelioration. Yet, what was called social "insurance" was never a true system or method of insurance in the universally accepted sense of the term derived from the Rhodian Sea Laws, in which the principle of equitable contributions proportionate to the benefits secured was first laid down for all time. But the recognized social value of insurance methods was clearly realized by the German government and utilized as a means of establishing the most drastic, burdensome and unnecessary system of social control conceivable, even under the regime of an imperial and military autocracy, for in all the autocracies of the past the government concerned itself chiefly with the control of the person for military purposes and the auxiliary exercise of the taxing power to secure the required revenue for military needs.

## TO SUBDUED WORKINGMEN

The German government, clearly realizing in the rising tide of German democracy a serious menace to the imperial throne, relied

upon the system of compulsory social insurance to bring about the complete subjection of German wage-earners to the will and the whim of the vast bureaucratic and, of course, primarily political machine organized in connection therewith. For some thirty years the government succeeded in thus fostering the popular delusion that compulsory health insurance was really serving the social needs of the German people, because of the social progress attained by them, in response to increased intelligence, increased international competition, opportunities for foreign trade, a high protective tariff fostering German industries, and the power for individual advancement, inborn in the heart and soul of every man and woman above the level of the brute.

## MADE MORE SOCIALISTS

The spirit of socialism in Germany was not, however, diminished, but quite to the contrary strongly accentuated by social insurance, which did not remove the true and underlying causes of social unrest. In 1884, when the social insurance system came into existence, the Socialistic vote was 550,000. In 1912, and regardless of every effort at suppression and discouragement, the vote was 4,250,000! Socialism had its rise in Germany largely because of intolerable social and political conditions, ignoble class distinctions and autocratic interference in the private affairs of the people. As has well been said by a brilliant French writer on Anglo-Saxon superiority, M. Edmond Demolins:

## ESSENTIALLY GERMAN

"Socialism is essentially a product of German origin and manufacture—its center of formation is in Germany; it is from Germany that it permeates the world."

And as observed by a member of the Reichstag, Bamberger:

"A remarkable thing is that socialistic ideas have found nowhere a better welcome than in Germany. Not only do these ideas fascinate the work-people, but the middle classes cannot resist them, and we often hear persons of that class saying, 'Why, indeed, perhaps everything may go on better thus; why should there not be a trial?'"

Moreover, Socialism has reached the upper classes; it has a seat in the academies; it speaks from the lecture chair in the universities."

Also in the words of Demolins: "It may be said that the genera of Socialists are to be found in Germany—Revolutionary Socialists, Conservative Socialists, Evangelical Socialists, Catholic Socialists, who lecture in the very universities. Such a general and varied blossoming is proof enough that this plant has found in Germany a most favorable soil for its growth and efflorescence."

#### PATERNALISM A FAILURE

The foundation document of German social insurance was signed by Emperor William I on November 17, 1884. The armistice terminating the world war was signed by a Socialist in behalf of the German people on November 11, 1918. The paternalistic system had been tried and found wanting. Though but half-realized even now, the pseudo-socialistic order, established by the fiat of the government, was ended and for all time. As foreshadowed by Demolins in his praise of Anglo-Saxon superiority and private initiative and self-help: "The social problem is not solved by tendering assistance to individuals any more than the secret of life consists in keeping ourselves alive by dint of swallowing drugs. Neither assistance nor drugs are a natural or a normal means of sustaining life. It is true wisdom to manage without artificial aids."

#### MAKES CLASS DISTINCTIONS

All compulsory social insurance rests upon profound misconceptions of life and labor in a democracy, for it involves the establishment of a permanent class distinction in precisely the same pernicious manner as class distinctions were established in England under the Poor Law of 1601. Social insurance in Germany was never more than a carefully designed but most insidious form of poor relief, or supplementary grants in aid, required to amplify insufficient incomes, or offset unwholesome or otherwise detrimental environmental conditions.

#### IMPERIAL FATUITY

The relative improvement in these conditions in Germany during the last forty years was unquestionably remarkable, but, nevertheless, in decided contrast to the social and economical progress of Great Britain and the United States and other industrial nations of the world. In place of a state policy, aiming deliberately at a higher standard of living among wage-earners and their dependents, as fundamentally conditioned by higher wages, shorter hours, a lesser proportion of children and married women at work, a more wholesome system of housing compatible with modern conceptions of home life, better and more nutritious food and lower prices, the deliberate control of the drink evil and state-recognized prostitution, public lotteries, etc., the late German Imperial Government chose the fatuous course of believing in a system of amelioration and relief, cleverly designed under high-sounding terms of welfare and insurance, in place of conceding the rightful exercise of true personal and political freedom inherent in the life of the people of any and every modern state.

The system was a failure even in the direction in which it had been anticipated it would be most successful. The amounts paid out in the form of relief, broadly speaking, inadequate or insufficient to provide the workman concerned or his family with the required degree of economic security common to the people of this country.

#### INFERIOR MEDICAL ATTENDANCE

The medical attendance was far from being anywhere near to the high degree of intrinsic medical skill, in conformity to the remarkable progress in modern medicine and surgery. The low average earnings of most of the members of the medical profession in Germany were out of all proportion to their social and professional status. They, indeed, perhaps more than any other element of the German people, deliberately exchanged a condition of relative freedom for absolute bondage. The so-called panel system resulted in the entrenchment of mediocrity in medical service by discouraging the fullest exercise of medical skill.

#### PRETENDED SICKNESS

Another and truly lamentable result of German compulsory sickness insurance has been to bring into existence a vast amount of alleged illness, or an exaggeration of the relative importance of minor ailments, involving enormous and largely unnecessary disbursements, followed in certain industries at least by serious difficulties in international competition. No wonder that, with a full understanding of the fragile fabric erected with such consummate skill in false pretense and elaborate deception, the late Imperial German Government should have initiated and supported with an abundance of means a subtle propaganda for the organization of corresponding institutions or methods in all the industrial countries with which her people were in constant and often strenuous international competition.

#### FAILS IN GREAT BRITAIN

But the propaganda failed, at least in this country, just as it deserved to have failed in other countries, particularly in the United Kingdom, where, unhappily, in response to ill-considered suggestions, a plan of compulsory health insurance was adopted in 1911. In the words of William A. Brend, author of a standard treatise on Health and the State, written largely with reference to the pernicious effects of national health insurance, who observes that:

"The National Health Insurance Act is the most ambitious piece of public health legislation ever carried through in this country. No previous measure has directly affected so large a number of persons, involved so great a cost, made such demands upon administration, or been introduced with such lavish promises of benefit to follow, and no previous measure has ever failed so signally in its primary object."

#### Influenza Number Exaggerated

In reading of the number of reported "influenza" cases it may be well to remember that they include many merely severe colds. Every sneeze is not due to the flu.

San Francisco merchants report the largest holiday trade they ever had.

#### CALIFORNIA ANTI-REBATE LAW

Section 1. A new section is hereby added to the Political Code to be numbered six hundred thirty-three b and to read as follows:

#### PREMIUMS

633b. No insurance or surety company or society, nor any agent, shall insure any risk in this state, nor shall any agent or broker assist in arranging any such insurance, the policy or contract for which does not contain a true and correct statement of the premium consideration paid or to be paid therefore, and of the risk covered for such premium consideration; provided, however, that if the insurance be of a character where the exact premium is only determinable upon the expiration of the policy or contract, such policy or contract must contain a true and correct statement of the basis and rates upon which the said final premium or consideration is to be determined and paid, and of the risk covered for such premium consideration.

#### COVERING NOTES

This section shall not be construed to prohibit the use of covering notes to temporarily bind insurance or surety bonds pending the issuance of the policy or contract; provided, that for every such covering note so used, within ninety days thereafter a policy or contract shall be issued in lieu thereof, including within its terms the identical insurance protected under said covering note and the premium consideration paid or to be paid therefor

#### NO REBATE, OR INDUCEMENT OF ANY KIND

No insurance or surety company or society, by itself or by any other party, and no agent, or insurance broker, personally or by any other party, shall offer, promise, allow, give, set off or pay, directly or indirectly, as an inducement to insurance on any risk in this state, now or hereafter to be written, any rebate of or part of the premium payable on the policy or contract of insurance or surety bond, or of the agent's or broker's commission thereon; nor shall any such company, or society, agent, or broker, personally or otherwise, offer, promise, allow,



give, set off, or pay, directly or indirectly as an inducement to such insurance, any earnings, profits, dividends, or other benefit, founded, arising, accruing, or to accrue on such insurance or surety bond, or therefrom, or any other valuable consideration which is not clearly specified, promised or provided for in the policy or contract of insurance, or in the application for such surety bond; provided, however, that nothing in this section shall be construed to prevent a mutual fire insurance company from returning any portion of the premium as a dividend, at the expiration of the term covered by such premium.

#### EXCEPTIONS

Nothing in this section shall be construed to prohibit any insurance or surety company or society, or agent for such company or society, or broker, from paying commission to another company, society, agent or insurance broker, nor shall this section be construed to prohibit any marine insurance company, agent or broker from allowing any insured such usual discount as is sanctioned by custom amongst marine insurers as being additional to the agent's or broker's commission, but this exemption shall in no wise operate to relieve marine insurance in any other respect from the full operation of this section.

This section, except as hereinbefore specifically provided, shall not be construed to prevent any insurance or surety company from paying to another insurance or surety company, or to an agent or broker, or to prevent any insurance or surety company or such an agent or broker from receiving a commission in respect to any policy under which it, itself, or he, himself, is insured.

#### LIFE

Nothing in this section shall be so construed as to prohibit any company issuing nonparticipating life insurance from paying bonuses to policyholders or otherwise abating their premiums, in whole or in part out of surplus accumulated from nonparticipating insurance; nor to prohibit any company transacting industrial insurance on the weekly payment plan from returning to pol-

icyholders who have made premium payment for a period of at least one year directly to the company at its home or district offices, a percentage of the premium which the company would have paid for the weekly collection of such premiums. This section shall not be construed to prevent any life insurance company paying, or contract holders receiving special compensations, or allowing and receiving credits already agreed upon in contracts now in force.

#### MUST SHOW BOOKS

No person shall be excused from testifying or from producing any books, papers, contracts, agreements or documents at the trial or hearing of any person or company, association or society charged with violating any provisions of this section, on the ground that such testimony or evidence may tend to incriminate himself, but no person shall be prosecuted for any act concerning which he shall be compelled so to testify or produce evidence, documentary or otherwise, except for perjury committed in so testifying.

#### UNLAWFUL APPOINTMENTS

Every insurance company or society shall be charged with full responsibility to exercise reasonable diligence for the observance of this section by its agents, and it shall be unlawful for any insurance or surety company to appoint as its agent any person, firm or corporation, or the employee or nominee of said person, firm or corporation, for the purpose of enabling such person, firm or corporation to obtain a policy or contract of insurance at a cost less than that specified in any policy or contract of insurance issued to such person, firm or corporation, or at a cost less than that specified in any application for any surety bond issued in behalf of such person, firm or corporation.

#### MISDEMEANOR

An officer or employee of any insurance or surety company or society, or any agent or broker, or any officer or employee of such agent or broker who violates any of the provisions of this section shall be guilty of

misdemeanor. Upon it being proven to the insurance commissioner after a hearing upon reasonable notice to the accused of the time and place of such hearing that any insurance or surety company or society shall knowingly have violated any of the provisions of this act, or shall knowingly have permitted any officer, managerial agent or managerial employee, to violate any of the provisions of this act, he shall have authority to suspend the certificate of authority of such insurance or surety company or society to do the kind of business in which the violation of the provisions of this act occurred.

And the insurance commissioner shall have authority to suspend or revoke the license issued to any agent or broker on its being proven to him, after hearing, that such agent or broker has knowingly and wilfully violated any of the provisions of this act.

#### ACTION AGAINST COMMISSIONER

If at any time the insurance commissioner suspends the certificate of authority theretofore granted to any insurance or surety company, or revokes or suspends the license theretofore granted to any broker or agent, or refuses to grant a certificate of authority to any insurance or surety company, or license to any broker or agent, any interested person or company may commence an action against the insurance commissioner for the purpose of reviewing the facts and the law pertinent to the controversy and for the purpose of obtaining the relief refused or for canceling the action of the commissioner.

In any such action the court shall have full power to investigate all the facts de novo, without regard to the determinations previously made by the commissioner. In the trial of such actions all of the provisions of the Code of Civil Procedure, shall be applicable. Such action shall be commenced and tried in the superior court of the county in which such insurance or surety company or society has its principal place of business in this state, or in which such broker or agent resides, unless the parties thereto stipulate otherwise.

#### EXCLUDED INSURERS

Nothing in this act shall apply to, or in

any way affect reciprocal or interinsurance contracts, title insurance business, fraternal benefit societies, or county mutual fire insurance companies.

In San Francisco within one week three women leaped from upper windows to death below. This succession of suicides may be attributed to "suggestion" following the reading of such acts in the papers.

#### Social Insurance a Malady of Direct Legislation

The Los Angeles Times may be biased but it presents convincing arguments against social insurance in California and elsewhere. The above heading expresses its point of view. We quote:

"Social insurance has been added to the increasing list of maladies of direct legislation. Despite the fact that the electors of the state rejected social insurance in the November election by a vote of nearly three to one the state social insurance commission has met and decided to continue the agitation. Their programme, as announced by the northern press, is to present a new social insurance bill to the coming legislature and ask for an additional appropriation of state money for the purpose of continuing their investigations.

"The people of the state know that this form of compulsory health insurance is a German device that has no place in the government of a free people; where there are no peasants and no serfs there is neither excuse nor reason for compulsory health insurance.

"But compulsory health insurance, as it was handled in Germany, would mean the collecting and disbursing in California of about \$40,000,000 a year. Think of the pickings and the patronage."

Montana.—On January 6, 1919, George P. Porter succeeds R. G. Poland as state auditor and insurance commissioner. All communications to the insurance department shall be addressed to him, and all remittances made payable to him, on and after January 1, 1919.

## LIFE

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**Life Insurance Thrift as a Constructive Force**

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*From Address by Hon. Robt. Lynn Cox, at Annual Meeting of Association of Life Insurance Presidents, Dec. 5, 1918*

Some countries, Russia for example, seem to have found themselves bankrupt in every department. Even the people show a "red balance" when it comes to measuring their net worth to the world. And when Germany's highly valued asset of militarism was proven worthless by the Allied armies in France, she had to go immediately into the hands of a receiver, politically, economically and, shall we not say also, spiritually. Whether she may yet be found to be solvent is going to depend on the new valuation that must now be put upon what she has left.

America and her associated allies have escaped the bankruptcy court in this great world cataclysm, but it behooves them to take an inventory of their remaining assets and perhaps mark down, or mark off entirely, some things which under the old order were thought to be of high value.

## WAR EFFECTS ON LIFE INSURANCE

The inquiry I would make today is, how is the institution of life insurance likely to come out in this recasting of accounts? We have had a high rating among world values in the past. Will we now be put back into regular stock or be marked down and put upon the bargain counter? The answer, it seems to me, will be determined largely upon whether we have an understanding that the war just ended has brought to business as well as to politics several new factors of prime importance in testing hereafter the true worth of things. By this I mean that every institution and every activity of man is going to be measured from now on, though not heretofore, by what it is doing for

## HUMANITY

as a whole, rather than by what it is doing for a selected few or what it brings in the way of gain to those who are carrying

it on. Just as it is being determined that government shall no longer be run for the benefit of the governing powers alone, but for the benefit of the governed, so business affairs will be required to show a substantial margin of net gain to the public as a whole. This benefit will include economic profit, of course, but there must be something beyond that. It must contribute substantially toward the making of men and women of a higher order, because this in the end, is the great purpose of all human activity. From this standpoint I hope to show that the business of life insurance will rank in the future even higher than it has in the past.

## TOO MATERIAL STANDARDS

We are quite accustomed to measure our success as a business institution by material standards. We speak nearly always in numbers and of amounts—six billions of assets, thirty billions of outstanding insurance, fifty millions of policies in force, one hundred thousand men employed in our field organizations, payments to policyholders averaging two million dollars a day for each working day of the year, etc. These figures are a tribute to our efficiency, as they are likewise some indication of our popularity. But, more important, they afford the measure of service we are rendering the community and of our opportunity to render even greater service in the future.

## THRIFT

In our two hundred and forty or more companies, scattered from Maine to California and from the Great Lakes to the Gulf, we have a wonderful chance to exhibit locally and with appeal to civic pride the advantages that accrue from encouraging among our people the thrift sufficient in amount and extent to build a great life insurance company. Thrift, like nearly everything else, thrives best where encouraged by precept and example. A life insurance company run on a high plane of purpose and motive makes a valuable contribution toward the business morale of the community in which it is located. A wide distribution of companies throughout the



country does more than all else to break down sectional prejudice so likely to run against men and institutions far away and personally unknown. Let us, therefore, not point with pride at the number of companies merely because it is large, but because it means a wide distribution of worthy representatives in the many centers of population where public opinion is in the making from day to day. Such companies are local teachers of lessons which the American people need to learn, viz., to save and put aside in times of plenty and prosperity enough to tide them over the days of trial and adversity which await us all. Ex-President Taft's view of the importance of this lesson and the value of life insurance as an instrument for teaching it, was expressed by him not long ago in a letter to an old friend, wherein he said: "I have taken out policies for my son just for the purpose of teaching him prudence and saving for a definite purpose."

#### MICROSCOPIC EYES

It is a favorite sport of political alarmists to point with fear and misgivings to the six billions of assets accumulated on behalf of the thirty-five or forty millions of life insurance policyholders and speculate as to how soon all of the wealth of the country will find its way into the coffers of life insurance companies. Such men have, of course, no sense of perspective. They see but one thing before them at the moment. Their vision is like the microscope—magnified at the point under observation with everything else out of focus. They do not see that the growth in life insurance company assets is proportionate to the growth in world assets. They do not know, or at least eliminate from their calculation, that these accumulations of assets are less than

#### SIXTY DOLLARS

per capita of our population in the United States, or only a little more than the amount of currency in the pockets of each of our citizens, though it represents the saving and accumulating that has been urged with earnestness by life insurance men during seventy-five years. I have hoped that the raising of a Government loan

within a few weeks equal in amount to the assets accumulated so slowly and so laboriously by life insurance companies over a period of so many years, might open the eyes of these people to a sense of proportion, especially if, as we are now advised, the trick of raising a second loan of six billion dollars is to be repeated within the next six months. Surely some day we will learn that figures and amounts have little significance except by comparison with other figures and other amounts.

#### CONSTRUCTIVE SERVICE

But what is more in point under the text that has been assigned to me is that the American public does not sufficiently understand that even though our accumulated assets are of large amount, they are neither withdrawn from circulation nor diverted to selfish uses, but are rendering a constructive service to the people as a whole. At the price of repeating to some extent what has been told heretofore and is well known to this audience, let me call attention again to the distribution of life insurance funds as shown by the securities held by life insurance companies.

Of the six billion dollars of assets of American life insurance companies, it is estimated that perhaps thirty percent is invested in railroad bonds. Securities of this sort represent that part of the cost of construction and equipment which can be furnished with safety by those who are not expected to participate in the management of the properties and are willing to forego chances of large speculative gains in order to make certain of the return in due course of their investment with interest at rates current for borrowed money well secured. The great force of judicious investment of life insurance funds in this direction is too well known to need amplification here, since it is one of the things which have contributed most toward the economic development of our country. Any thought that railroads are not necessities in our economic life was forever answered by the Government itself when it took over the control and management of them on the ground that winning the war not only required first

call upon the service of the railroads, but that such service must be built up to and maintained at its maximum capacity.

Likewise, as to industrial securities largely held by life insurance companies, when the Federal Government found itself confronted with a task somewhat akin in size at least to the economic activities which had been carried on by the people in their individual capacities under the name of "business," it not only admitted the absolute need for business facilities afforded by telephones, telegraph lines, docks wharves, manufacturing plants, etc., but it went out and took them away from those who had built these facilities up to their marvelous degree of perfection and efficiency. And so these concerns were furnished by the government itself with evidence that they are more than mere pawns in the game of business activity, as so many demagogues were trying to make the public believe before the war began.

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**Selling Life Insurance at 86**

The Wisconsin agency has the distinction of having probably one of the oldest agents in the country, as well as one of the earliest representatives of the Mutual Life. Mr. Fred L. Hahn, the agent referred to, is 86 years old, having been born April 11, 1833, ten years before the organization of the Mutual Life. His first connection with the company was at Detroit, in 1862, over fifty-six years ago. Mr. Hahn is an active, energetic worker and promises to give some of the younger boys a good run for their money.—Points.

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**Army and Navy Life Insurance**

Vice President Haley Fiske of the Metropolitan Life Insurance Co., in a recent circular letter to the superintendents says, in part:

Now that members of the army and navy are coming back, your advice and the advice of our agents may be asked. In every such case you will agree with us that our duty is to advise the men to keep up their insurance and to convert what insurance they have (which is one year renewable

term) into some other form offered by the government.

Term insurance, as you know, involves the increase of premiums with the increase of age. It goes without saying that the men should have level premium policies, which we understand the government offers.

The cost of the insurance to the policyholder is much less than could be furnished by any private company, since the government plan intends that a considerable part of the ACTUAL cost shall be paid out of general revenue. That is a good reason for its continuance by the insured.

You will be glad to offer your assistance in any case where advice is needed, and in counseling as to the best form of policy and the ways of obtaining it from the United States Government.

Of course you will never allow your men to make any effort whatever to twist government insurance into Metropolitan policies.

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**Metropolitan Life's New Policy**

"Endowment at age 85 policy with increased insurance to age 60" is a new issue of the Metropolitan Life. It certainly will be attractive to men of a long-lived family. One and a half times the face of the policy is paid if death occurs before age 60. In event of total disability after age 60, premiums are charged as a lien against the policy.

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Life Decision.—Presumption of delivery of a policy arising from possession thereof does not arise, where, on face of policy, some act remains to be done to make it complete, such as is shown by a clause "in further consideration of the sum of \$ ——— to be paid in advance."—Columbian Nat. Life Ins. Co. v. Wirthle, 176 P. 406.

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Servant, who placed bottle of tea on boiler in employer's basement to keep it hot for lunch, and, while on her way to floor above, slipped and fell at foot of staircase, was injured through an "accident arising out of her employment," within the Compensation Law.—172 N. Y. S. 724.

### SELLING LIFE INSURANCE

Solicitors should bear in mind the most prosperous classes of the present time. Not long ago the most prosperous classes were mechanics and shipyard workers and wheat growers and vineyardists. The wheat growers only will be prosperous this year, their product being guaranteed more than double the normal price by the government.

Canvass wheat growers very thoroughly now.

Now look about and learn what other class of business and producers will surely be prosperous this year.

Whoever has a government contract will prosper. There are others.

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#### Women Now Can Insure

Solicitors should constantly bear in mind that the number of women who are profitably employed, who are "bread winners," has enormously increased. They not only can afford to carry insurance but are insurable, can pay for it and should have it.

Such money-earners should not be neglected by either male or female sellers of insurance.

An appealing argument is for a policy which can buy entrance into an attractive old folks' home, at age when earning ability has ceased, a policy netting about \$2,500. Another good argument is for a policy which will have a surrender or loan value equal to cost of hospital service in case of injury or illness. Women generally, however sound physically, imagine that they will have to go to a hospital for awhile, some day.

Of course the value of life insurance for the benefit of dependents is recognized by every woman who earns her own living.—Coast Review.

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#### How Mr. Martin Wrote Himself

"You're a life insurance man, eh?" said Mr. Martin, as he read the agent's card and tossed it aside on his desk. "I hope you know your business better than the last one that called—but I don't want any insurance." "Say," he continued, talking fast while signing some letters, "the trouble

with you life insurance fellows is, you think you must tell a man everything you know about your business instead of giving him only what he needs to know. Suppose I wanted to sell you a bill of my goods—I surely wouldn't bore you with a lot of details about our firm—how much capital and surplus we had, how old we were, etc. I'd tell you only and barely what you in your individual case really needed to know about the goods—give you the few facts you required in order to determine how well my goods fitted your needs." And so on he talked; never once looking up until his letters had been signed. When he did wheel around, the agent laid a blank application on his desk, and very deliberately took from his pocket a memo, which he glanced at as he said:

"Mr. Martin, you have a wife and three children. Your business pays you only a good living. If you were to die today the income from it would stop, or be greatly reduced. You carry \$20,000 fire insurance and only \$5,000 of life insurance, which is not a square deal for the family. You need \$15,000 additional life insurance. I am not sure you can get it—that's up to the doctor. The kind you need is ordinary life; the cost will be \$560.38. What's your wife's first name?—you are 47 years old—born, what month—oh, yes, June. Sign on this line, please."

Well, you can imagine how Mr. Martin felt. But he was a good sport and took the gaff without a kick, saying, "By George, you've got me, and I'll go you."

Martin loves to tell the story on himself, and he has been instrumental in placing over \$100,000 on his neighbors through "his friend," the agent, "who knows his business," so he says.

It was just a case of allowing the prospect to write himself. With slight variations, that experience is being repeated by hundreds of agents every day throughout these United States. Verbum sap.—Mo. Life Bulletin.

In the above the argument by "Mr. Martin" is hardly sound, since there is a great difference between the purchase of a bill of goods, which is a transaction quickly ended



and is not concerned with the seller's resources.

The life insurance contract, on the contrary, may last as long as the buyer lives; and the buyer is a lender also, lending to or depositing with the insurer. He would be an unwise buyer if he did not ask for the amount and proportion of surplus which is behind the borrower and insurer.—Coast Review.

#### Try, Try Again

A certain prospect who talked quite favorably at your first interview, had undergone a change of mind when you saw him next. Prospects do change their minds, not always adversely. Accordingly, a prospect who would have nothing to do with life insurance last week may easily have changed his mind by this time. You had felt quite confident of success because of the very full data you had secured before seeing him. You were disappointed, but someone will get him yet. Presumably you have thought it all over since and have discovered the weak place in you canvass. See him again and pray that no rival has written him in the meantime.—Points.

#### A Savings Society

Again, the savings feature of life insurance should be appreciated. The average savings bank account lasts but three years, due to lack of continuity of purpose. Depositing in banks is purely optional. A life insurance policy, once started, with its voluntary obligation to save a definite sum each year for a definite period, creates a habit, develops a persistent purpose, with the added incentive of a large death benefit if maintained in force. A man makes only what he saves.

Considering the appalling statements that only three men out of each one hundred have a competency at age 65, although all enjoy more or less prosperity in middle life—the habit of regular and persistent saving, avoiding speculating and extravagance, is not only advisable, but absolutely necessary to escape financial misery in old age.

Even the few men who have made money

and are regarded as well-to-do, admit that they have lost as often as they have gained. Alluring investments or speculations cause untold losses. John W. Gates states that he acquired wealth by guessing right three times out of five.—New England Pilot.

#### Get a Move On You

As life moves along we must make progress. Don't stick in a rut—don't refuse to grow, to advance as changes come. Increase your pace, the times demand it. There's nothing slow now-a-days.

You must work harder and faster to keep up with the procession and you must urge your clients to make their policies large enough for present day demands. Change the line of your talk to conform to these new conditions and help your prospect to realize that with the advance in income the small policy of a few years ago is not adequate protection now.—Security Agent.

#### Knowledge Inspires Confidence

When approaching a prospect you have presumably already gathered all needed information regarding him—his age, extent of his family, his business standing, probable income, etc. You are therefore prepared to offer him at once the policy which is seemingly best fitted to his needs. That policy you offer and you stick to it unless he especially asks for some other form. Even in that case your experience teaches you that, while giving him the required information, you will generally do well to direct the conversation back to your original proposition. When he asks about the cost, stating his age at nearest birthday, etc., be prepared, without consulting your rate book or dividend leaflet, to give him the premium at once and the amount by which it will be reduced by the first dividend according to the present scale. Your ability to name the figures offhand will impress the prospect favorably. The man who is applying for life insurance always wants to feel that the agent with whom he deals is thoroughly informed in his business and and hence a capable adviser —Mutual Life Points.

## HISTORY

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### Uncle Sam's Insurance for Soldiers, Sailors, and Nurses

This insurance is still offered by the government. Preparations are being made for renewals, at term rates.

It is not yet surely known whether or not Uncle Sam will endeavor to give out more jobs by permanently engaging in life insurance. Politicians are trying to "pull his leg."

Under an act of Congress, approved October 6, 1917, members of the military forces of the United States were given the right to take out insurance with the Government. The administration is through the Bureau of War Risk Insurance of the Treasury Department.

The terms were decided on after consultation with well known life insurance men, to whose good advice, however, due consideration was not given.

The Government provided, in addition to life insurance, compensation for death or injuries or disease suffered in line of duty. Compensation and insurance are independent of each other.

Members of the army and navy nurse corps (female) are included.

Monthly premiums for each \$1,000 of insurance vary according to age of soldier, sailor or nurse, from \$0.63 for ages 15, 16, 17, up to \$0.69 for ages 29, 30; \$0.75 for age 36; \$0.81 for age 40; \$0.99 for age 47; \$1.14 for age 50; \$1.53 for age 55; \$2.21 for age 60; \$3.35 for age 65.

Something like these rates were, years ago, conditionally promised

under what was called "a premium loan policy," anticipating dividends estimated by liberal guessers.

Hazards and benefits were far greater.

Beneficiaries are in the permitted classes, and can be changed at any time in writing.

Each \$1,000 of insurance is payable in installments of \$5.75 a month for 240 months (20 years); but if insured is totally and permanently disabled the monthly payments will be continued through life or as long as insured lives and is so disabled.

In case of death of insured the beneficiary receives \$5.75 per month, for 240 months, less any payments made to insured for total and permanent disability. Benefits cannot be paid in a lump sum.

The insurance pays for illness as well as injuries.

The insurance protection is not limited by any provision as to line of duty, the insurance being in addition to compensation.

Injury or illness suffered after retirement from the service is covered if insured continues to pay premiums.

Insurance does not lapse until 31 days after non-payment of premium. If lapsed, it may be revived within six months on compliance with terms and conditions in the regulations of the bureau.

The insurance may be carried with the Government even if insured leaves the service, but must be changed to another form within five years after the close of the war.

If no beneficiary is named the insurance, in case of death, is payable to

those who would be entitled to the personal property if no will is made.

Premiums are paid monthly or for any longer period by deductions from pay, or from any deposit with the Government, or be paid direct to the bureau by insured or his representative.

A part of the insurance can be dropt at any time.

Premium increases annually (or nearly so), according to table.

No medical examination is required for the change to another form at the end of five years.

There is no medical examination, except for fitness for military and other service in army or navy.

The permanent insurance after the war continues with the Government.

The Government pays cost of all losses due to the hazards of war. Such cost is not an element of the premium charge.

Forms of insurance after the war will include ordinary life, 20-payment life and endowment, which will have cash and loan values. Present temporary forms have no such values.

This insurance cannot be attached, assigned, or otherwise taken by creditors.

For those permanently disabled or who died without having applied for insurance the Government provides insurance in amount of \$25 a month payable to widow during widowhood; payable to a child, or to widowed mother.

Confucius: Exercise the mind with contemplation and the body with action and so preserve the health of both.

### Nevada

Nevada has had such loss ratios as 09.7 and next year 90.4; 22.6 and next year 67.5; 34.5 and next year 93.2; 33.0 and next year 67.4 and next year 61.3. Latterly the Sage Brush state has been on its good behavior.

### French Aircraft Bombardment Contract

The company insures against material damage, whether followed by fire or explosion or not, caused directly or indirectly by bombs or projectiles from aircraft of any nationality, by projectiles aimed at aircraft, by the fall of the aircraft themselves.

### Division of Average Family Income

In percentages a married man should spend 30 percent for house, 35 for food, 20 for personal, and 15 for sinking fund, if his income is \$100 a month; if \$150, 30, 30, 20, and 20 percent; if \$250, 30, 25, 23, and 22 percent; if \$400 or more, 30, 20, 25, and 25. So we learn from the Guardian Life's Economic Mobilization.

Insurance Record of New York still runs its snappy "Telephone" department. Here's a "ring":

"Hello! Mr. President." "Hello! Record." "On your way home, stop off here and organize a League of Insurance Interests." "Sorry, but it can't be done. I am only human."

Now Grandpa Hohenzollern knows he made the mistake of his life when he decided not to first attack the helpless greatest prize—the United States.



## GENERAL

**California Insurance Company**

Preliminary figures of this San Francisco fire company indicate an exceeding good year. The assets gained about \$317,000. The net surplus gained about \$200,000, thus lifting the policyholders' surplus past \$1,000,000.

**Proportion of Incendiary Fires**

Some years ago a speaker at a convention declared that 40 percent of American fires are of incendiary origin.

This speaker was Adjuster W. L. Chalmers.

The "convention" was the annual meeting of the Fire Underwriters' Association of the Pacific.

"Insurance" of New York thereupon said that if this was near the true percentage, fire insurance should be abolished by law.

At a Fire Prevention Day meeting in New York, William B. Ellison, lawyer, addressed "the multitude." He said he had asked a number of underwriters, "What are the chief causes of fire waste?"

Responses by underwriters to questions as to the probable percentage of incendiary fires varied from 5 percent to 40. As Davis of "Insurance" wrote many years ago when Chalmers said the proportion was about 40 percent, if this high estimate is anywhere near true it may be the part of prudence and wisdom for the government to prohibit fire insurance.

The man who is always too busy to read will probably soon have leisure to die.

**Great Merchant's 5 Sensible Reasons**

Wanamaker of New York and Philadelphia, a pioneer department store man, a great merchant, who was for a time postmaster-general, and who selected the west side of Union Square as a site for the new postoffice in San Francisco, once "worked out five conclusions" as to life insurance. For a time he was the most heavily life insured man in the world. These conclusions we summarize as follows:

1st. I was insurable and might not be a little later. That was the first step leading to 62 policies on my life.

2nd. Life insurance is one of the best forms of investment, because as soon as made it is good for all it costs and carries a guarantee of protection that can not be otherwise secured.

3rd. Life insurance in the long run is a savings fund with possible profits.

4th. Life insurance, from the viewpoint of quick determination, is more profitable than any other investment I can make.

5th. Life insurance enables a man to give away all he wishes during his lifetime and still make an estate as large as he may care to leave.

The Agents' Record (Travelers) prints some surprising figures, showing the company's mortality within 20 years. The percentages are based on selected lives, as follows:

	Percent
Died within 1st year of insurance . . .	6.8
Died within 1st 2 years of insurance. .	11.5
Died within 1st 5 years of insurance. .	25.4
Died within 1st 10 years of insurance. .	42.2
Died within 1st 20 years of insurance. .	72.5

Who boasts last boasts best.

**CALIFORNIA 1917-14 PREMIUMS AND LOSSES**

Following are summaries of the premium receipts and claims paid in California during 1917 and 1914.

	Premiums.	Losses
Fire, 1917 . . . . .	\$19,556,174	\$6,359,352
1916 . . . . .	17,131,070	5,758,367
1914 . . . . .	16,235,245	6,592,219
County Mutuals, 1917 . . . . .	166,324	106,123
1914 . . . . .	340,064	152,230
General Mutuals, 1917 . . . . .	243,878	44,278
Interinsurance, 1917 . . . . .	145,047	8,326
1914 . . . . .	121,611	84,640
Marine, 1917 . . . . .	5,756,023	2,836,454
1914 . . . . .	2,746,998	1,408,159
Automobile (and Auto Prop. Dam.), 1917 . . . . .	3,238,112	1,307,004
1914 . . . . .	1,411,787	543,607
Accident and Health, 1917 . . . . .	2,639,549	1,175,864
1914 . . . . .	2,028,251	918,444
Life (Ordinary), 1917 . . . . .	24,864,398	8,621,693
1914 . . . . .	19,831,312	6,913,170
Life (Industrial), 1917 . . . . .	3,278,074	809,922
1914 . . . . .	2,201,025	556,374
Life (Fraternal), 1917 . . . . .	3,165,935	2,620,221
1914 . . . . .	3,188,089	2,161,065
Life (Assessment), 1917 . . . . .	71,259	34,750
1914 . . . . .	320,192	292,000
Liability, 1917 . . . . .	1,636,752	349,390
1914 . . . . .	887,850	684,845
Workmen's Compensation, 1917 . . . . .	5,714,588	3,232,702
1914 . . . . .	4,127,496	943,856
Fidelity and Surety, 1917 . . . . .	1,271,193	423,453
1914 . . . . .	1,044,436	384,986
Plate Glass, 1917 . . . . .	232,850	74,544
1914 . . . . .	201,136	57,905
Burglary and Theft, 1917 . . . . .	192,357	48,317
1914 . . . . .	144,650	51,163
Sprinkler, 1917 . . . . .	15,376	1,323
Live Stock, 1917 . . . . .	11,176	4,832
Fire Co.s' Miscellaneous, 1917 . . . . .	30,028	530
Credit, 1917 . . . . .	29,411	2,152
Mortgage, 1917 . . . . .	99,548	...
Medical Defense, 1917 . . . . .	26,805	10,837
Grand Totals, 1917 . . . . .	\$72,384,857	\$28,663,120

## MISCELLANEA

The Spectator's Handy Chart of Casualty (etc.) Companies has reference marks beginning with a and ending with w o, indicating the variety of business transacted. There are 44 varieties. If the ghosts of the old managers of 30 years ago should return and read the list they would be shocked. Here is one company that writes 18 varieties and has only a little over \$1,000,000 assets.

Here is another company that writes 24 varieties. It has \$15,000,000 assets.

Here is another company writing 24 varieties which has only \$100,000 surplus.

Here is a company writing 26 varieties. It has only \$321,000 net surplus.

This chart contains the figures of mutuals. There are 23 mutual companies writing liability and workmen's compensation business.

Plate glass loss ratios range along in percentage: 41, 53, 103, 100, 78, 40, 55, 52, 49, 218, 73, 62, 75, 51, 153, 43, 41, 49.

Liability loss ratios run along as follows: 39, 36, 413, 26, 52, 58, 75, 77, 54, 69, 42, 288, 225, 61, 98, 58, 62, 72, 105, 93, 65, 73, 66, 70, 53, 80, 16, 63, 87.

Fidelity loss ratios: 92, 26, 27, 33, 14, 22, 74, 40, 31, 14, 35, 10, 38, 20.

Surety loss ratios: 565, 7, 42, 45, 27, 35, 296, 23, 34, 19, 65.

Accident: 47, 157, 43, 57, 50, 38, 58, 102, 36, 51, 242, 66, 52, 120, 45, 71, 41, 50, 45, 53.

The Georgia Casualty Co. has had some pretty high loss ratios in its accident department, as 102 in 1917 and

in 1914, 82 in 1913, 90 in 1915 and 95 in 1916. In its burglary and theft department in 1917 it had 53 percent losses, and in 1916, 63 percent losses, and in 1913, 81 percent losses. In its health department in 1917 it had 115 percent losses, and in 1915, 82 percent, and 1914, 88 percent losses. In 1916 it had 70 percent plate glass loss ratio, and in 1917, 61 percent.

### Three Brothers Lose Eyesight in Accidents

The three sons of Mrs. Charles Shepherd, living near Eureka, Cal., have lost their eyesight, either wholly or in part, because of accidents. William Shepherd is in a hospital recovering from the effects of the removal of an eye which was injured when struck by a flying piece of board in a mill where he was working. James Shepherd, his small brother, lost an eye several years ago when struck by a jackknife while at play. The other eye became affected and the boy is totally blind. Grover Shepherd, another brother, lost an eye in a dynamite explosion.

### It Won't Burn

"I say, Jones, I want to insure my coal yards against fire. What would a policy for \$20,000 cost?"

"What coal is it? Same kind as you sent me last?"

"Yes."

"I wouldn't bother insuring it if I were you. It won't burn."

Russia now knows that it needed a Czar. And Germany now knows—that it needed a President? Certainly a licking.



## FIRE AND MARINE

### Safety Fund a Liability

Some years ago the Coast Review called attention to the fact that the so-called safety fund being reserved for new capital should be treated as a liability.

### Principal Use of Building as Dwelling

Statement in fire policy that buildings insured were used as dwellings is to be deemed warranty, which is breached where such use is not the principal use of buildings, though part of buildings is occupied for dwelling purposes.—*Gallin v. Allemannia Fire Ins. Co.*, 172 N. Y. 662.

### Annual Meeting

The forty-third annual meeting of the Fire Underwriters Association of the Pacific will be held in the assembly room of the Board of Fire Underwriters of the Pacific, San Francisco, February 4 and 5.

Nominations for the ensuing year are: G. A. R. Heuer, president; Frank L. Emerick, vice president; Calvert Meade, secretary-treasurer; assistant secretary and librarian, J. P. Moore.

Banquet Committeemen Blanchard and Branch announce the chief event for the evening of February 5 at 7 o'clock, in the gold ball room of the Palace. Requests for seats must be filed before meridian.

### Live Articles on Marine Insurance

No. 1 of this series has just come from the press of the Underwriters Printing & Publishing Co., 80 Maiden Lane, New York, N. Y. There are 106 pages, of pocket size, bound in cloth.

The Oldest Form of Indemnity is by J. B. Levison, president of the Fireman's Fund Ins. Co. The second is by Sir Douglas Owen. There are sixteen others. We read:

"The type of boat causing the underwriter greatest concern at present is the wooden auxiliary motor vessel." "Every contingency of loss can now be covered." "Lamps have been a fruitful cause of fires on ship-board." "The most hazardous type

of steam vessels is the wooden tug-boat. Freight steamers are also a hazardous class." "Every six minutes nowadays some merchant vessel arrives and another departs from American ports." "Rates should be at least doubled if the companies are to break even on straight marine business."

### Group Life Insurance in San Francisco

Group insurance was provided by the Great American and Phoenix some time back, the policy being issued by the Travelers. The Pacific department has already had its first death claim, one of the San Francisco employees being taken off in the recent flue epidemic. The Pacific department of the Great American and Phoenix, like the Hartford, have several employees who have been here a sufficient length of time to receive the maximum \$2,500 coverage.

### National Union Fire

The National Union Fire paid San Francisco conflagration claimants, in 1906, \$1,110,000. On June 30 this company had \$5,143,604 assets, with \$746,309 net surplus and \$1,000,000 capital.

### Best's Key Ratings

The 1918 (12th) edition of Best's Key Ratings with Comparative Underwriting and Financial Exhibit has recently appeared. This book is a reinforced concrete affair, with resources and profits and dividends of companies and ratings, covering clear funds, loss-paying record, management, and San Francisco conflagration record. Many companies show underwriting losses.

For sale by A. M. Best Co., 100 William street, N. Y.

U. S. Manager McIlwain Jr., of the London & Lancashire Fire, completed twenty-five years' service with the company last week.

Marine.—Our Legal Digest contains two recent federal marine decisions. One is a bill of lading case; the other concerns liability for forwarding charges, and involves new and doubtful points.

## MISCELLANEA

### Not a Square Deal

A Sacramento bill separates the state's compensation Fund from the Industrial Accident Commission. It is asserted that employees who are insured in the Fund do not get a square deal, as the commission and referees make scant awards to favor the state's funds.

### English Industrial Agents Will Strike

According to a press dispatch some 2,000 agents of a London industrial life company declared they will strike if their average wage of \$14.65 a week is not increased \$5. Cost of living increased that much in 1918, and the demand is for the past year also. The agents say the company regularly pays its stockholders an annual dividend of \$2,000,000 on \$5,000,000 capital.

### Jitney Indemnity Company Sued

One hundred and seven members of the San Francisco Jitney Bus Union have filed suits against the Western Indemnity Co. to recover \$1,337 alleged to have been illegally collected from them. The premium charge was \$12.50 a month, but in the first month the jitney men were charged an additional \$12.50. Demands for a refund of this extra sum have been flatly refused.

### Guardian Casualty Receiver

Insurance Commissioner McCabe has been appointed receiver for the late Guardian Casualty & Guarantee Co. of Salt Lake, as regards its funds in California.

Patrick Boyle, plaintiff, declares that the defunct's stockholders have not made good an award of the Industrial Accident Commission. Boyle was awarded \$10.37 a week for 240 weeks and \$6.38 a week for life thereafter.

When this rate-cutter became insolvent its stockholders promised to pay in a large sum and make good all claims.

Where shop employee was killed immediately after day's work while walking toward shop exit, his death arose out of and

in course of employment, although on way out of shop he was not using board walk intended to be used by employees going to and from work; there being no enforced rule requiring use thereof.—*Baltimore Car Foundry Co. v. Ruzicka*, 104 A. 167.

### California Premium Totals

In 1917 California total fire premium income, including the interinsurer and mutuals, was \$20,111,423.

Life premiums, including fraternal and assessment, was \$31,379,666.

Liability and compensation premiums were \$7,351,340. Total of all premiums, \$72,384,857. Title and steamboiler business not included, their premiums being practically for services.

Total fire losses paid, \$6,517,979.

Total claims paid by life insurers, \$12,086,586.

Liability and compensation claims paid, \$3,582,092.

Total insurance benefits paid, \$28,663,120.

Premiums per capita, \$24.16.

Marshall A. Frank, a San Francisco insurance man, who came here from Baltimore, and whose real name, if we are correctly informed, was Max Goldman, died on January 9 of acute indigestion, at his apartments. At one time Frank was the principal stockholder of the Pacific Coast Casualty Co.

Sometime ago the deceased started the California Casualty Co., with one-fourth paid in capital. Some business was transacted, but the remaining \$75,000 capital was not paid and the enterprise came to an abrupt end.

Last month he started the Manufacturers' Indemnity Exchange in California, to compete with stock companies for the compensation business of lumber and wood-worker companies.

Los Angeles.—The loss of our revenues from stimulants has embarrassed the authorities, who must raise the needed money from other sources. It is proposed to levy a special tax on every kind of business.

### 500,000 American People Die From Influenza

Thus far this Chinese-Russian-German plague of influenza-pneumonia has killed, in this country, probably a half million men, women and children. Many entire families have been borne to their graves within a few days.

Deaths in action or from wounds among American soldiers and sailors has not been a fifth as great.

Life insurance companies have had their mortality rates increased, sometimes almost seriously so, by this pneumonia plague.

Assessment and fraternal societies have been obliged to levy special mortuary assessment to meet the extraordinary mortality rate.

The reports of influenza cases and subsequent pneumonia deaths are probably greatly exaggerated. Every severe cold is influenza and every death from pneumonia or heart failure is said to be due to the "flu."

The half million or so of deaths charged to influenza include many from normal causes, and are distributed among both sexes and all ages. The proportion insured cannot be very large, and many of the deceased would otherwise soon have succumbed to other diseases.

The life insurers, ordinary and industrial, have been called upon to pay more death claims and a greater total of dollars because of this epidemic, which has been more serious than that of 1890; but many of these losses would have occurred this year or next year or the next, anyway.

The proportion of actual to expected deaths will for some time, hereafter, by this eliminating process, probably be less than normal, and the dent in the surplus will soon be smoothed out.

Where plaintiff insured "all" defendant's employees, both believing that employees in different work in a different county were not covered, the policy stating that the work was in one county only, defendant thinking no insurance for the different work was required, but the Industrial Accident Commission awarded compensation to such a workman and required plaintiff to pay it,

plaintiff could recover the amount from the employer.—United States Fidelity & Guaranty Co. v. Taylor, 104 A. 171.

### Business

California.—The new law to stop brewing barley "during the war," to save the grain or bread, is hard on the barley growers of California, who have 500,000 tons and no market, since nobody eats barley bread. The hop industry and the brewing industry are killed. The government offers no compensation. Fire premiums will be lessened and fire losses may be increased. The dairy business will also be damaged, since two thirds of the brewed barley is used for cow feed at a low price.

Washington.—Reports from Washington indicate an increase in the moral hazard. The dairy industry is suffering from lack of cheap food for cattle, and it is said that a number of dairies are closing and more will lose. The stoppage of ship-building is throwing many thousands of men out of employment, notably in Seattle. This great decline in the weekly pay-roll is affecting business generally. It is not improbable that some of the fire companies will retire from Washington, because of the increased moral hazard if not because of the refusal of Commissioner Fishback to allow the 10 percent surcharge approved by every other state insurance commission.

Prepare to mourn if you have \$100,000 income. The new tax law increases the percentage from 16.18 to 35.03. If you have \$5,000 income and paid \$80 last year, add \$100 this year. Very generally the income taxes are more than doubled, up to more than \$100,000. Then there is lenity. At \$1,000,000 the income is increased only from 47.52 percent to 70.30; at \$3,000,000, from 60.01 to 74.77.

The San Francisco Chamber of Commerce has passed a resolution asking the government at Washington to promptly return the railroads to their owners, as only under private ownership can the roads render the best service to the public.



## LIFE

**Best's Life Insurance Reports**

The last edition of this standard work has been received. Flexible cover. 886 pages. 13th annual edition. Published by Alfred M. Best Co., 100 William street, New York.

Companies are given from one to three pages of space—resources, business, history, officers, etc. Percentages of realty, mortgage loans, bonds and stocks, policy loans, etc. Net interest earned to amount required; net rate earned on mean admitted assets. Cost of new business, the loading, gross and net lines.

When you read a few pages of this annual you feel as if you knew all about the companies and the business of life insurance.

Two new features are a list of the forms of contracts issued by each company, and the practice of each company regarding insurance of women.

The list of American life companies (legal reserve) that have retired between January 1, 1910, and July, 1918, require seven pages. Among these retired companies are:

Aegis Life of Denver.

Amarillo National of Amarillo, Tex.

American Home of Ft. Worth, Tex.

American Life & Accident of Portland, Ore.

Bankers International Life of Austin, Tex.

Bankers International Life of Denver.

California National Life of San Diego.

Citizens Co-operative Life of Ft. Worth, Tex.

Colorado National of Denver.

Columbia Life & Trust Co. of Portland.

Empire Life of Seattle.

Equitable Life of San Antonio, Tex.

Gibraltar Life of Paris, Tex.

Golden State Life of Los Angeles.

Guarantee Life of Houston, Tex.

Guardian of Seattle.

Lone Star of Dallas, Tex.

National Life of Butte, Mont.

National Temperance of Dallas, Tex.

Paris Co-operative Life of Paris, Tex.

Prudential Life of San Antonio, Tex.

Sam Houston Life of Dallas, Tex.

San Antonio Life of Texas.

Southern Co-operative of Ft. Worth, Tex.

Union Pacific of Portland, Or.

**Life Policy Left With a Bank as a Pledge**

Where a life insurance policy giving the insured the right to change the beneficiary, and providing, among other things, that such change should be indorsed on the policy by the insurer, is left by the insured with a bank, with the verbal statement that "he wanted to leave that policy in the bank as security for anything he might owe the bank at that time, or anything he might owe the bank in the future," held, that such transaction did not amount to a change of the beneficiary nor an assignment, but merely a pledge. 176 P. 237.

**But Not All Come Back**

An Eastern life agent sends to prospects a circular-letter showing what a dollar would purchase before the war. "Poor old dollar bill, you show a shrinkage of 50 cts" is pinned with a dollar bill at top of the letter. The letter continues: Give me a ten-minute interview. Return this card. "Here is your poor old dollar bill. Come and see me with your prop. for 10 minutes at . . a. m., p. m. My age is . . My name is . . ." This letter brings back many cards and dollars—but not all.

The Bankers Life Co. of Des Moines annual report shows it is the biggest life insurance company west of the Mississippi river, measured by its \$448,000,000 of insurance in force. It is also, the report shows, the greatest financial institution in Iowa, with \$36,500,000 of admitted assets. It has over \$32,000,000 in approved securities on deposit with the state of Iowa, and its paid for record of insurance issued last year shows a total of \$40,000,000.

The Metropolitan Life recently held a series of successful War Savings Stamps conventions.

Our Legal Digest contains three interesting life cases.

**FIRE**

—

Following the appointment of Hugh R. Loudon as manager of the New York branch of the Liverpool & London & Globe, the assistant deputy manager, J. B. Kremer, has been made deputy manager.

—

**Aged Arsonist Hangs Himself.**—Louis Helbing, aged 74, who set fire to his three flats-buildings on Waller street, San Francisco, a year ago, and was recently convicted and given an indeterminate sentence in the penitentiary, hanged himself today in his cell in the county jail. The federal government, some months ago, charged Helbing with seditious utterances, but the charge was not pressed.

—

The Lodi winery burned. This is the first winery fire since the government edict.

—

The Bank of Italy problem play is still on the boards. Committees will report soon.

—

**LUMBER PLANT**

**Bonner, Mont., Jan. 16.**—Fire of unknown origin tonight destroyed the lumber plant of the Anacondo Copper Mining Co. The loss may reach \$350,000.

—

**CHURCH**

**Reno, Nev., Dec. 30.**—Congregational church on Sunday badly damaged by fire; organ was destroyed; loss \$10,000. Explosion in furnace.

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**FACTORY**

**Seattle, Jan. 4.**—Coast Carton Co. plant burned today, with \$80,000 loss. Reported incendiary.

—

**CHURCH**

**San Rafael, Cal., Jan. 5.**—At 11:30 p. m. fire was discovered in St. Raphael's Roman Catholic wooden church bldg, Loss \$30,000, insured.

**SCHOOLS**

**Long Beach, Cal., Dec. 27.**—The American avenue grammar school loss was \$85,000.

**Elko, Nev., Dec. 30.**—School building burned today, with contents. Insurance loss, \$37,500; property loss, \$50,000.

**POOL-ROOM**

**Sumner, Or., Dec. 27.**—Pool-room and barber shop of Robert Kirkwood burned; loss \$750.

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**GENERAL**

**Forest Hill, Cal., Dec. 28.**—Neglected fire apparatus refused to work, and this old town is half burned down. Sixteen buildings burned, six of them long abandoned saloons. Thirty-two years ago this town was burned, but was soon rebuilt.

—

Wm. Manning of the Atlas has been transferred from Denver to San Francisco.

—

**Esquimalt and Victoria West, B. C.,** were without water on December 26, because of a blow-out in the main pipe line at Parson's Bridge. There was no fire.

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All the employees of the Fireman's Fund were made happy on the first of the year with a bonus given by the company consisting of an extra month's salary.

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A Canadian department has been established at Montreal, but British Columbia will continue to report to Manager Edwin Parrish of San Francisco.

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The Pacific States, represented by H. M. Newhall & Co., has declared a 6 percent dividend.

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Manager Watt of the Royal will soon celebrate the twenty-fifth anniversary of his appointment as manager of the Pacific department of the company.

—

C. H. Warner has returned to San Francisco, after a pleasant visit to old home places in Connecticut.

## FIELD MEN NOTES

At Seattle, for Miller, Henley & Scott's companies, Geo. K. Harris succeeds Thos. J. Craig.

Manager H. H. Smith of the Law Union & Rock and the Union Assurance announces that C. T. Deatrick has been appointed special agent for his companies in the southern field—southern California and Arizona—with headquarters in Los Angeles, vice Leigh H. Robins.

C. F. Hutchings has been appointed special agent and adjuster for this office for northern California and Nevada, with headquarters in San Francisco. He succeeds Carl N. Corwin.

F. A. Zeile, for some eight years with Edward Brown & Sons, part of the time as cashier, has returned from the Officers' Training Camp at Pike, Ark. He has accepted a position with the Nevada Fire at Reno, as special agent.

The nominating committee of the Fire Underwriters' Association of the Pacific has named Frank L. Emerick for the office of vice president. Mr. Emerick is special agent of the Fireman's Fund Ins. Co. for western Washington, with headquarters in Seattle. He has complied with the conditions of nomination by preparing two papers at different meetings of the association.

Clayton Schwerin, for many years the counter man of the city automobile department of the Fireman's Fund, has been appointed special agent for that company, having jurisdiction over the automobile business for all the bay cities.

For the Liverpool & London & Globe W. H. Gascoigne has been appointed special agent, with headquarters at Seattle.

S. P. Mesick, for thirty years with the Pennsylvania, and for the past year with the loss department in the North British office, has been "let out" and has opened an office at 354 Pine street as an adjuster of fire losses. Mr. Mesick is a very competent man, with much useful experience at adjusting work.

For the Royal office at San Francisco R. W. Guthrie succeeds C. A. Luhrs.

Manager Goodwin has appointed John L. Whelan as special agent at San Francisco.

Denver. — Martin Van Buren Benson head field man for the North America in this field for many years, died recently at the age of 75. It is assumed that a man will be sent from the home office to succeed the deceased.

O. E. Scurr has recently been appointed by the Home Fire & Marine as special agent to cover the Rocky Mountain field. He assumed his new duties December 1. His headquarters are at Denver. Mr. Scurr was formerly special agent for the American Central in the same field.

At Denver—H. W. Armstrong and L. H. Simonon are not with Fireman's Fund and Home F. & M.

The Home Fire & Marine Ins. Co. of California has just appointed as special agent for the San Joaquin valley Thomas V. Humphreys, with headquarters at San Francisco. Mr. Humphreys is well known to the insurance fraternity, having been, previous to his joining the army a year ago, special agent for the New Hampshire and Providence-Washington. He began his insurance career in the old Home Fire office in San Francisco in 1904.

Joe Webber of the Springfield is still confined to a hospital at Portland.

Kenneth Brown, the automobile special agent of the Fireman's Fund Ins. Co. for California and Nevada, was united in marriage on New Year's day to Miss Olive Dudley, also an employe in the automobile department at the head office.

Press dispatch from Cleveland, O., Jan. 3, says:

Two-thirds of our firemen are out on strike to enforce an eight-hour day. A fire broke out in a four-story building in the heart of the city today. The crippled fire department was unable to save the building. The loyal firemen, however, were able to prevent the spread of the fire.



## GENERAL

**Great American Insurance Company of New York**

Advices have been received by General Agent Geo. H. Tyson that the increase in capital by this company has been fully paid, and that the new statement will show the following figures:

Cash capital . . . . .	\$ 5,000,000
Net surplus in excess of . .	10,000,000
Surplus to policyholders in excess of . . . . .	15,000,000
Assets in excess of . . . . .	30,000,000

This corporation, always a leading American company, now ranks amongst the largest fire insurance companies in the world.

Arrangement is under way for beginning business at an early date in various parts of the world, including Europe, South and Central America and the far East. Agencies are now being planted in Cuba and Porto Rica.

**State Life Insurance a Failure**

Wisconsin's governor urges the repeal of the state life insurance fund law. After six years it has only 461 policies and \$479,700 insurance in force. In 1918 only eleven policies were issued. This was less than the number of lapsed policies.

The governor says: "This state fund is based upon the theory that desirable risks will voluntarily seek life insurance. It is an unsound theory. The insurance department has kept up a continuous campaign for business, by circularizing. State banks and local officials send in no business. I recommend you repeal the law and reinsure the few policyholders."

**American Fire Business in 1917**

Total fire premiums, \$417,288,433.

Total fire losses, \$200,634,199.

Loss ratio was 48 percent, but makes no allowance for unearned premiums.

Commissions, \$105,937,988, or 25.4 percent.

The Explosion Conference framed a policy to cover losses due to labor strikes.

**Sacramento**

We are to have the new two-platoon system here, with ten hours night and fourteen hours day shifts.

Oakland's mayor says Sacramento is a jay city because its cops arrested him in his hotel home for wearing his mask on his ear while smoking. This is a J city. Its principal street is named J, and it is lined with real estate agents on ground floors, whose principal source of income is from insurance commissions.

The river, from which we draw water for fires, gardens and washing and a part of our drinking, reached the low water-mark of 1½ foot before the rains, by the old guages under the big bridge. The channel, remember, is dredged.

The big intake for the city rests on wooden timbers which passing engines or bolsheviks might set on fire and leave the city helpless. Yet concrete is cheap.

It has been suggested that the Sacramento, because of increasing irrigation in the rice fields of the great valley north, will be a dried up stream in twenty years. Maj. Hyde says, with indignation, that it is not true that the time will come when even a pawing mule cannot get a drink out of the river bed. The average daily volume of water passing Sacramento is four billion gallons. Of every 100 gallons used in irrigation, 30 percolate back to the river.

A negro named Dick was such a notorious thief that most of the thefts in the neighborhood were charged to him. So when a man lost all his turkeys, he had Dick arrested.

"Dick, did you steal Mr. King's turkeys?" asked the judge.

"Well, I'll tell yo', suh," answered Dick, "I didn't steal dem turkeys, suh. But las' night I went across Mistuh King's pasture, and I saw one o' my rails on de fence, so I jes' brung it home, and doggone it, when I come to look, dar was nine turkeys a-settin' on dat rail, suh."

German and Austrian insurance companies assets are all, except about 12 percent, invested in government "promise-to-pays." They are therefore bankrupt.

### Mutual Life of New York

Vice President Dexter says: We of the Mutual Life are ending a year of business prosperity, notwithstanding perturbations of a kind unknown to our representatives since the civil war. War limited the scope of our solicitation, and its work made heavy demands on our time and energy. Yet we wrote a most satisfactory volume. Influenza claims drew in large figures upon our resources, but, so abundantly was the company prepared for the emergency, we shall continue in 1919 the annual dividend schedule of 1918. All departments of the company's finance are in a flourishing condition. With satisfaction, therefore, we say farewell to the old year, and inscribe as its epitaph, "Well done!"

We believe that 1919 is to be a year of notable business activity, and we know that our field representatives, at their entrance into it, are filled with that optimism and dauntless confidence which success creates and which creates success.

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### Gold Coin Has Vanished

Before the war every bank in San Francisco had stacks and trays of gold coin in plain sight. Now there is not a gold coin.

The administration at Washington urged the banks and the people to exchange their gold for the Federal Reserve bank paper money. The assigned reason was to save it from wear. The real reason, we believe, was to prevent the hoarding and the exportation of gold coins.

You can exchange your gold-paper money for gold—by going to Washington, D. C.

National banks were "requested" to turn over their gold deposits to the Federal Reserve bank in exchange for its gold-coin paper. And now there is no gold in circulation. To old Californians, who don't like paper money, whether laundered or not, it is very sad.

And yet California produced \$17,-207,000 gold last year—about \$3,000,-000 less than usual. Colorado produced about \$12,853,500, which is about \$7,000,000 less than usual. The decrease is due to the war and to too high wages.

We do not believe that the loss of gold by handling the coin is serious. In a residence of thirty-five years in California, with no paper in general circulation, we do not recall a single notably worn gold coin.

It is said of the Bank of England that all gold coins are weighed and are valued only according to weight. One of our readers says that if the bank hands you a gold coin and you handle it a moment and tender it back to the bank it will weigh it and detect a loss in weight by wear through your transfer from hand to pocket and back again. I am some story teller myself.

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Now that the legislatures are in session and "Bedlam has broke loose," we print as timely the California anti-rebate law. Insurance agents in other states may desire to have a similar law enacted.

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Every sick man is not a coward, but every coward is a sick man.

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Tacoma to have a new \$1,000,000 hotel on sight of the old Tacoma.

### West Coast Disposes of Its Industrial Plant

The Metropolitan Life's Pacific head office has taken over the industrial insurance and staff of the West Coast-San Francisco Life. The industrial insurance thus changing was over \$11,000,000, carrying a considerable reserve liability. The amount paid the Metropolitan for this excellent business has not been reported, of course.

Conditions governing industrial insurance are far less favorable than they were when the West Coast was organized in 1905. Much of the business had reached the paying basis, as expected, but the West Coast has done well to dispose of the branch plant on favorable terms.

### Manager Johnston Resigns Because of Approaching Blindness

James C. Johnston, Coast manager of the North America, has resigned, as previously announced by us. The cause is the extraordinary one of failing sight, and the physicians' warning approaching blindness. Thus ends an insurance career of many years, in the East and on this Coast.

Some time after San Francisco's great fire Mr. Johnston was sent here by the home office to be associated with Mr. Bailey as general agent, the firm name being Bailey & Johnston. Mr. Bailey was soon retired, and Mr. Johnston became sole general agent. Later the office was reorganized, with Mr. Johnston as manager.

The North America for years was not known as a profit-maker in this field. Mr. Bailey was the first Coast representative to show good profits, and Mr. Johnston has likewise increased the company's business and made money for it.

Mr. Johnston has made many friends in this field, who sincerely regret his retirement and sympathize with him in his affliction.

### Lowest Price Yet Bid

The quotation of 5 plus bid for Western States Life stock is the lowest yet made. The par value is \$10. The original cost was about \$18.

### The Seattle Fire Insurance Exchange

This organization held its annual meeting and dinner on January 8. Carl M. Ballard was elected president, succeeding E. C. Arnold; Walter Robertson of the Henry Broderick Co. was elected vice president, succeeding Ballard; Harry Egan was re-elected secretary-treasurer.

The board of trustees for the coming year are:

E. C. Arnold, C. W. Crockett, John C. Coart, H. B. Scheitlin, Carl M. Ballard, Henry Vodges, W. G. Robertson.

Mr. Coart is also a member of the executive committee of the National Association of Local Insurance Agents.

Two years ago the membership fee was \$10; now it is \$250. The exchange is growing. Two new members were taken in: C. E. Horton & Co. and Turner & de Veuve.

A vote of thanks was given to the city fire marshal, the chief of the fire department, the chief of police, and the port warden, who all have co-operated with the exchange in fire prevention work.

A Roosevelt memorial resolution was drafted, and a resolution of sympathy was tendered E. A. Strout, a local agent who recently suffered severe injuries.

### New Appointments

The assistant manager of the Pacific department of the North America, McC. Kelley, as previously announced, succeeds J. C. Johnston, retired. Mr. Kelley came from the East some time ago, and was made assistant by C. C. Kinney. Later he received the agency of the Northern of N. Y. and the Yorkshire of York, Eng. These companies went into the North America office. Mr. Johnston was a friend and associate of Mr. Kelley Sr., and liked the son, he told us, and tried before to make him his assistant.

Our Field Men's Notes, on another page, contains notices of many new appointments. Change is the law of the insurance world also, which is indeed a great gamble.

Our esteemed fat contemporary is round again on the streets—about 58 inches round.



## MISCELLANEOUS

**Best's Casualty and Miscellaneous Reports**

Leading casualty agents and brokers, as well as companies, are subscribers for this annual, which leaves untold nothing needed for a complete survey of any company writing these miscellaneous personal and property hazards.

Published by the Alfred M. Best Co., 100 William st., New York, N. Y. A book of 397 pages. Gives these ratios: losses, commissions, expenses, difference between underwriting income and disbursements, underwriting profit or loss, interest earned.

A dash at the side means loss, and the number of dashes is astonishingly large, in every class of business written, except fidelity and surety. Of 32 companies writing liability business, 30 showed a loss on underwriting in 1917.

Of 21 companies writing automobile and teams property damage, 10 lost money in the underwriting department.

Of 56 companies writing health and accident business, 25 incurred an underwriting loss. And so on.

**Automobile**

Washington, D. C., January 16.—Payment of salaries or wages in part in thrift stamps or War Savings Stamps, is not approved by the treasury department. While those in charge of selling stamps will do everything possible to encourage individuals to purchase them, the treasury wants the purchase to be a free will action on the part of the individual because he is convinced of its benefit to him. The treasury officials point out that where employers have paid their help in part in thrift stamps, many of the workers regarded it as an actual reduction in wages. Still others, although they wished the stamps, nevertheless regarded payment of wages in other than money as an unwarranted interference with their rights and the wage scale. Others, resenting the practice, did not save the stamps and simply resold them, so that no lesson of thrift was taught and the government was not benefited.

**Official Defends Red Flag**

The other evening there was a meeting of Reds in Oakland. The speakers were indignant because in this land of the free dynamiters laws were being enacted against the display of the red flag of bolshevism. A San Francisco city official was one of the speakers. He was facetious. Pointing to his red necktie he said he feared there would soon be a law against wearing it. He believes in the red flag, he said, and in all that it symbolizes.

**Rail Control Costly**

Government took over the railroads "as a war measure," it is alleged; then it increased all salaries and wages under \$250 a month: then it increased freight and fare charges about 30 percent; and quit advertising and quit excursion and holiday round trip rates, and automobile competition then increased. And last year the government, despite 30 percent advance in charges, lost \$150,000,000.

**\$3,500,000 Dividends**

The Metropolitan Life this year will pay \$3,500,000 dividends to its industrial policy holders.

Tipton, Cal.—Postmaster F. J. Klindera is in a quandary, for 170 War Savings certificates have vanished, and the question is, Who is to pay the \$700 loss? The postmaster has a stove and he believes he carelessly burned the stamps therein while kindling a fire. Inherent vice; no insurance covering.

Sacramento Frost Measure.—Insurance against frost damage is proposed in a bill, the insurance to be by districts, bearing groves to be taxed 5 cents on the \$100.

The influenza losses of the Bankers Life of Iowa were \$1,200,000 of its total \$6,000,000 death losses incurred in 1918. This proportion is 20 percent and will increase the proportion of actual to expected deaths.

Automobile thefts are notably numerous in Sacramento.

### Occidental Life Makes Fine Progress

This Los Angeles company reports excellent progress along safe lines. Nearly \$6,000,000 new business was written in 1918, and the amount outstanding was advanced to nearly \$21,000,000. Premium income, by a large gain, passed the million mark. Admitted assets made a handsome gain and are now \$2,113,000. Of this amount, about one-sixth is surplus as regards policyholders.

### Vulcan Fire Makes Good Showing

On January 1st the assets of the Vulcan Fire of California were \$1,419,295, a gain of \$256,280 in the year. The premium reserve was \$308,179, a gain of \$134,137. Premiums gained \$398,945. Net surplus is practically the same as a year ago, notwithstanding the increase in unearned premium liability. Surplus to policyholders is \$904,025.

### Investigators and Adjusters Hand Book

This is a text book on automobile, team, general liability, workmen's compensation, burglary and theft insurance. Fred H. Rees, LL M. Published by the Spectator Co., Chicago and New York. 264 pages, well bound, of pocket size.

This valuable hand book is in two parts: investigation, and adjustment. Nothing desirable seems to have been omitted.

Some of the chapters are on vicious animals, fatal cases, plaintiff's history, witnesses, settlements with lawyers, settlements with the assured. The suggestions are of special value. The index is copious.

### San Francisco

Kearny street was hurt by the war and federal edicts. From Post st. to Broadway, where sturdy Italian kids play till 9 p. m., there are 36 vacant store rooms. The vacated preferred saloon places, some on corners, and other vacated places, have had no new tenants.

Chinatown, from Pine to Columbus avenue, on Grant avenue (Du Pont st.), seems prosperous. In the six blocks there are sixteen vacancies. By July 1, when the drink-food savings law is in effect, "until the closing of the war," there will be more vacancies on both streets—saloons and restaurants. Not for long will there be new buildings. A number of restaurants on cross streets will also be vacated.

Sacramento.—A bill empowers the insurance commissioner, as in New York, to wind up insolvent insurance companies and associations.

### War Emergency Surcharge Gain

The addition of the surcharge to the premium income of 1918 on this Coast can not be large, as it was not imposed until September. It possibly was a million dollars, unless there was a good deal of cancelling and rewriting just prior to the enforcement of the surcharge. In San Francisco the gain may have equaled the 15 percent reduction of rates in April.

In the country at large the surcharge probably added \$40,000,000 to the year's premium income.

### Oregon

Salem, Or.—Bills to increase premium taxes, to increase ins. commissioner's salary to \$4,200, to make insurance premium notes non-negotiable, to make all ins. solicitors take out a license, to take away the exception "claims" in figuring premium taxes, to add attorney's fees to judgment, to give the commissioner an office in Portland, to give commissioner right to review all rates, to limit agents in Portland to one per company, and providing for the return of accident and health premiums to soldiers.

### Marine

The Emergency Fleet News has suspended. No. 41, the last, is a beautiful issue. Every day about 300 soldiers apply for admission to the merchant marine.

The 5-masted shr Janet Caruthers battled storms for eight days and then stranded off Aberdeen, Wash.

Great Lakes shipping losses last year, it seems now probable, were fully \$8,000,000.

### LIFE CHIPS

—The Home Life of New York has reduced its scale of dividends for 1919.

—The Equitable Life of New York has reduced its scale of dividends for 1919.

—Oregon.—C. R. Curtiss has won permanent possession of the Bankers' Life's fieldman's trophy. He was winner of the cup for three successive months, his November total being \$94,000.

—Manager Holman of the Travelers is in receipt of a telegram showing great gains made by the company last year; new life business was over \$213,000,000, a gain of \$27,000,000; paid accident and health premiums, \$6,250,000, a gain of \$400,000; paid compensation and liability premiums, \$26,900,000, a gain of \$9,000,000. Income, \$58,700,000, a gain of \$12,300,000.

—For 13 weeks ending Nov. 30 the Mutual Life of New York paid 2,146 death claims in United States and 239 in foreign countries, a total of \$8,014,419. The return over premiums was nearly \$4,897,058.

—Chicago.—World Life and Accident has reinsured. It is owned by the National Life U. S. A.

—Good Finance.—Simon Casady, treasurer of the Bankers Life of Des Moines, announces that the company has just finished the year 1918 with the unparalleled record of having received payment of every dollar of interest due during the year. This involves every cent of the current interest income of the company and amounts to \$1,700,000. Mr. Casady says that this is a record in finance that cannot be duplicated.

—Receipt and retention by insurer of an overdue premium for an unreasonable time, without giving notice of refusal to accept, will work a waiver of forfeiture.—*McDonald v. Equitable Life Assur. Soc. of the United States*, 169 N. W. 352.

—Under Iowa Code, precluding insurer from pleading or proving, unless attached to the policy, any "application or representation of the assured which may in any manner affect the validity of the policy,"

insurer was not precluded from proving, because not attached to the policy, a loan agreement by which any balance remaining unpaid by assured at his death was to be deducted from the amount of the insurance.—*Long v. Northwestern Nat. Life Ins. Co.*, 169 N. W. 386.

### FIRE CHIPS

—Field Men's Directory in this issue.

—Our Legal Digest contains, at considerable length, three fire cases of more than usual interest. A Texas court, passing on a clause in general use, rules that "interest" and "ownership" references are of the date of the application. In this case the North America declined to pay a loss on a dwelling still owned by the insured, he having sold the ground and prepared to move the house to another location.

—The Board at San Francisco is disposing of its Fords and replacing them with Overlands. The latter are roomy and have self-starters.

—Milwaukee.—Chas. H. Yunker has been elected president of the Milwaukee Mechanics.

—The Home of New York makes an announcement on page 49

—Grangeville, Id., Jan. 19.—This town had an \$8,000 fire today. Fair store heaviest loser.

—General Manager F. White of the Sun, of London, is visiting this country.

—Our challenge to fire mutuals in our last issue has brought back no acceptances. We made the statement that where a mutual doing a cash premium limit business promises a share of the profits there is a liability for additional assessments, despite the limit.

—The National Board's actuarial department has compiled particulars of \$71,000,000 fire losses in twenty states. It is found that one-third were strictly preventable, that three-fifths were partly preventable, and that one-tenth were from unknown causes. Idaho leads in the average fire loss. Montana suffered notably from exposure losses.



### Great Falls Conflagration

Great Falls, Mont., Jan. 21.—A large part of Great Falls' business section is in ashes today as the result of a fire last night which did damage estimated at \$350,000. The fire started from an explosion in the basement of the Paris dry goods store, and spread to six other business places. The firemen were helpless.

Fraternal insurance societies have been heavily jolted by the terrible influenza-pneumonia plague of the past 100 or more days. They all are unprepared for such unexpected epidemic losses. Generally they have no surplus to pay them and must levy special assessments, which may never be paid. Further developments are awaited with interest. There may be insolvencies.

### Life

KNOWING INSURED WAS SICK

Life insurance company, which, by agent, received premium, cashing check, and delivered premium receipt, policy having been previously delivered, with knowledge insured was sick, is estopped to insist, after insured's death, on stipulation that policy should not take effect until first premium was paid and policy delivered to insured in good health.—*Stilp v. New York Life Ins. Co.*, 169 N. W. 606.

### File Your Claim at Once

All persons having claims against the enemy insurance companies which are being liquidated by the Alien Property Custodian's Office should immediately present claims to the New York Trust Company, liquidator, 26 Bond street, New York City, for examination and settlement. The companies now in charge of the liquidator number 18.

John Brooks of the Best Company is in San Francisco.

1868

JUBILEE YEAR

1918

The

## Pacific Mutual Life Insurance Co.

of California

In Celebration of its Fiftieth Year is Issuing

**SPECIAL SOUVENIR POLICIES**

There is nothing to equal them in the insurance market

See for an Agency Contract in California



FOUNDED 1868

Assets

\$42,068,783.28

Capital and Surplus

\$5,270,128.37

Managers for Life Department

KILGARIF & BEAVER,

Shreve Building, San Francisco

JOHN NEWTON RUSSELL, Jr.

Pacific Mutual Bldg., Los Angeles

Managers for Accident Department

F. A. STEARNS.

Shreve Building, San Francisco

The PASCHALL-JONES CO.

Story Bldg., Los Angeles

Paid-for Life Insurance, \$185,958,459.00

**Overheard**

"I am down and out — because I didn't play golf."

"But he is 70 years old!" "I know; but he is a kid compared with me; I am 83."

"He lost his friends because he was an offensive egotist."

"What do you think of the new appointments?"

"All I got to say is they are very lucky young men."

"Dull daily papers these days."

"Yes, I'm in hopes of lively times again, in Mexico or the Balkans."

"San Francisco's re-masking law was a sop to the cinema. Otherwise the movies would have been closed."

"The war is over; our streets are full of beggars."

"The senator has forgotten that the bolshevik government at Petrograd declared war against U. S."

Two Germans in San Francisco. One said: "Dot news was bad." Other said: "Pooh! 'Snothing. Dose surrendered ships will be junk in ten years, ven we have another better navy."

"Our home office holds us down, on San Francisco business."

H-sh! sh! sh! the bogie men are in session.

What ever has become of the famous Christmas Tree fire?

A good book may have far more influence than a president or king.

Insurance expenses have increased.

**Flu Epidemic a Good Argument for Life Insurance**

The very exaggerations—the truth is bad enough—concerning the influenza and its pneumonia complications have "brought home" to thousands of men and women a new lesson on the uncertainty of life, and have made them more receptive to a presentation of the value of life insurance.

The present epidemic will recur next winter, the doctors warn us, and moreover the people who had the flu and all who feared it are more susceptible to the tubercular bacilli.

**Newspaper Headlines**

"Bank bookkeeper is held as embezzler."

"Several thousand dollars short in accounts, lumber officer vanishes."

"Auto hits car—woman killed."

"Car overturns and is a total wreck."

"Five in family die as train strikes auto."

**Portland**

Portland, Or., Jan. 13.—This city is afflicted by a new bolshevik organization, a local "council of workmen, soldiers and sailors." The latter have been discharged without funds by the government and are discontented and are cared for by the anarchists. There have been threats of seizing both the armory and the city auditorium. The authorities have taken steps to quell any action by the bolsheviks.

"When the Tide Turned" is the title of the stirring address by Otto H. Kahn at a United States War Works Campaign meeting in Boston. A pamphlet of 18 pages.

A new state highway has been completed between Martinez and Pinole, Cal., along the high hill front. The scenic effects are very fine. Automobilists will take notice.

# Queen

Insurance Company  
Of America, N. Y.

ASSETS, (JAN. 1, 1918)	.	.	.	\$13,422,862
NET SURPLUS,	.	.	.	4,232,069

Gross Assets <sup>JAN. 1</sup> 1918 \$130,669,361

Fire & Marine Assets 60,917,071

Net Surplus - - 20,356,455

Transacts Largest FIRE  
Insurance Business of any  
Company in the World



## Newark Fire Insurance Company

ESTABLISHED 1811

ASSETS, - - - - - \$2,385,070.00

SURPLUS TO POLICYHOLDERS, - 897,385.00

*ROLLA V. WATT, Pacific Coast Manager*

*FREDERICK B. KELLAM, Asst. Manager*

*H. R. BURKE, Asst. Manager*

ROYAL INSURANCE BUILDING, SAN FRANCISCO

SPECIAL AGENTS — Frank M. Gilcrest, J. K. Urmston, J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred, J. H. Banks, F. J. Perry, R. S. Folger, Matt B. Evans, W. H. Ticknor, J. H. Martin, C. A. Luhrs (automobile).



### OREGON

Dairy industries are still threatened with extinction. It is announced that in 1918 no fewer than 50,000 milk cows were slaughtered, the cost of feed being too high.

### WASHINGTON

McKenna, a mill town, is covered with several feet of the Nisqually river overflow.

### Seattle

Seattle, Jan. 12.—In this city the I. W. W., now admittedly bolsheviki, has long been a riotous and treasonable element. Sometime ago they boarded a steamer and went to a nearby city, bent on shooting up the place and releasing criminals. Refused a landing, they opened fire on the police on the dock and killed one officer. Today they held an open air meeting and assailed the government, the flag, and American political principles. Speakers urged a general strike to prevent the manufacture and shipment of all supplies to be used to put down bolshevists in Siberia, Russia and Germany.

A police captain, after listening to the anti-American utterances of the speakers, announced that the meeting was closed. The speaker jumped down from his soap-box, and shouting "we'll be bolsheviki now," called upon the crowd to follow him. The leader of the parade, one Stumpf, was directed by an officer to dismiss his followers. The bolshevik struck the officer. The gathering crowd began cheering "for the red flag."

We estimate that at the present time the volume of life insurance investments in farm mortgages is more than one-half of all real estate loans held by the companies. The total of farm mortgages is well over a billion dollars. If life insurance money was an important element in railroad building and the resulting development of our great

Western states, has it not been an even more important factor in the loans it has made for the encouragement and development of American agriculture in those states?

### Holiday Visitors

"Peace." Written by Clarence Army and awarded first prize in the Chronicle's peace poem contest. Printed for the Liverpool & London & Globe Ins. Co. A beautiful poem in a beautiful dress.

Neat and happily worded are the season's greetings from General Agent H. W. Fores.

The Pacific Mutual News of January 1 has a golden title page. The infant year—boy or girl? stands on a threshold, inscribed by C. I. D. M.:

This day in many lands doth freedom's torch Advance; recede the clouds of strife and fear, While welcome peace again to earth returns To greet the coming of the infant year.

Here comes the literally last number of "Grit," hereafter to be merged with the Bankers Life Weekly Bulletin, which will make the grade on grit.

"America's Future," with compliments of American Eagle Fire Ins. Co. Forty-eight pages dealing with "Our Reconstruction Opportunities in Legislation, Shipping, Insurance," etc. Here is true wisdom:

"The cost of living is nothing but wages." And taxes.

M. Thompson & Co., insurance brokers and average adjusters, San Francisco, present their friends with a handsome calendar, with a copy of "Gathering Clouds," painted by the well known marine artist, W. A. Coulter—a ship at sea, beneath low clouds.

According to the National Board a newspaper report of \$1,000,000 fire loss was found to be about \$996,000 too much, and a newspaper report of \$110,000 was exactly \$109,799 too much. Some years ago the Commercial Bulletin of New York reported \$1,000,000 fire loss at Santa Rosa, Cal., and doubtless it appeared in the year's totals; but there was no fire in Santa Rosa but there was a small forest fire a few miles away.

**"One policy of The Home of New York recommends another"**

**ELBRIDGE G. SNOW, President**

# **THE HOME INSURANCE COMPANY NEW YORK**

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**"THE HOME OF NEW YORK"** believes that the demands of the times require the maintenance of an impregnable stability, not only because of the uncertainties and contingencies which may accompany the transition of industrial, commercial and financial affairs from a war basis to a peace basis, but also that it may be in position to participate in any extension of American undertakings beyond our borders and take its place in any expansion of American enterprises which coming times may bring forth.

## **FIRE AND ALLIED BRANCHES OF INSURANCE**

Fire, Lightning, Automobile, Explosion, Hail, Marine (Inland and Ocean), Parcel Post, Profits and Commissions, Registered Mail, Rents, Rental Values, Sprinkler Leakage, Tourists' Baggage, Use and Occupancy, Windstorm, Full War Cover.

**STRENGTH**

**REPUTATION**

**SERVICE**

ITEMS

The Southern Underwriter appears to be surprised and vexed because the Texas governor, who has a Hobby of his own, has appointed as state insurance commissioner, as a political reward, a man who knows nothing of insurance; and also on the state fire insurance commission a man totally ignorant of fire insurance.

Such things do not vex us—certainly do not surprise us. The poorest insurance commissioner California ever had was a fire insurance man. At least he professed to be. The best insurance commissioner Oregon ever had is a fire insurance man.

Eastern folks, sentimental and sympathetic, are too easily persuaded. Probably they sorrowed when the McNamaras were arrested. They weep now over the plight of Mooney, a professional dynamiter who was convicted on the evidence that convicted his fellow, Billings. "The Nation," always a feminine-minded weeper, says that

it is "obvious" that the dynamiter was improperly convicted. But the jury does not say so, and no member of it asks for a new trial for the dynamite-carrier. The supreme court says he was properly convicted. The sentimental Eastern press and designing politicians, jointly with professional agitators, are making a mountain out of a molehill and are diligently slandering our courts and aiding bolshevism. "The Nation" disapproves law against the display of the blood red flag of anarchy. We are sure that red-blooded Americans do not read "The Nation."

The Anchor Ins. & Investment Corp. of Liverpool, with a premium income of \$100, appears to be a corpse, though doing some rotten work in Chicago as a surplus liner.

Minnesota loss ratio on woodworkerries in 1917 was 364 percent, and on lumber yards, 231. Of course, the owners want lower rates.

**Fire                      Automobile                      Marine**

**COMMERCIAL UNION**  
**ASSURANCE COMPANY, Ltd.**

OF LONDON, ENGLAND

Subscribed Capital . . . . .	\$ 14,750,000
Paid-Up Capital . . . . .	1,475,000
Total Cash Assets, Gold . . . . .	67,581,595
Total Liabilities, including re-insurance reserve . . . . .	56,390,685
Cash Surplus to Policyholders . . . . .	11,190,910
Total Amount of Claims Paid . . . . .	198,018,581

**Assets in United States Held by Trustees, \$11,647,743**

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE  
PACIFIC COAST BRANCH OFFICE

**558 Sacramento St.                      San Francisco**

**E. T. NIEBLING, Manager**  
**R. C. MEDCRAFT, Assistant Manager**



## Our Directory of Pacific Coast Fieldmen

### Aetna

San Francisco—F. H. Rhoads  
G. F. Roberts G. Nathan  
Los Angeles—H. E. O'Brien  
Fresno—Geo. A. Kingman  
Seattle—J. A. Murphy, State Agt.  
Spokane—G. S. Mariner  
Helena, Mon.—Lewis E. Brainerd

### W. W. Alverson

San Francisco—A. M. Lovelace,  
Agency Superintendent;  
T. B. Clarke, W. T. Booth  
Los Angeles—T. J. Keleher  
E. R. Honsinger  
Portland—W. E. Helfrich  
Ward S. Jackson  
Helena—L. P. Jackson

### Atlas

Portland—A. E. Ehrhorn  
San Francisco—Craig Owens  
George F. Alberti  
Wm. Manning  
Spokane—E. K. Lower  
Los Angeles—H. R. Jackson

### A. T. Bailey

H. L. Simpson, Asst. Manager  
San Francisco—F. A. Stahl, Wm.  
Hackmeier  
Portland—Chas. A. Colvin  
Los Angeles—H. C. Swindell  
Spokane—Charles E. Dunlop

### Berdan & Osborn

San Francisco—F. J. Schoeneman  
F. A. Lathrop, C. F. Milliman,  
G. W. Dearborn, C. V. McCarthy  
Los Angeles—A. C. McConnell  
Chas. Harris  
Portland—H. E. Smith  
Seattle—Geo. E. Young  
Denver—E. M. Brewster  
Spokane—P. W. Gedney,  
A. H. Hougard  
Helena—D. P. Freese

### Edward Brown & Sons

San Francisco—  
W. H. Gibbons, L. M. Hale  
E. W. Harrison, R. S. Shaw  
Vallejo—W. B. Westlake  
Los Angeles—Chas. Van Valkenburg  
Seattle—W. P. Porep  
Spokane—Chas. A. Wendler  
Denver—H. G. Doyle

### California

San Francisco—  
H. C. R. Buswell, Supt. of Agen's  
B. A. Sifford, Asst. Sec'y  
Claude C. Coleman  
Los Angeles—H. Dukinfield  
Seattle—A. N. Lindsay,  
Portland—Phillips Beck  
Salt Lake—N. W. Clayton, Jr.

### Capital

San Francisco—  
Sacramento—D. H. Cox  
Los Angeles—Thos. Edwards

### Chapman & Nauman Co.

San Francisco—Roy H. Keagy  
Los Angeles—Theo. Castle

### James F. Cobb Co. Inc.

Los Angeles—R. H. Jenkins

### Connecticut & Westchester

San Francisco—C. W. Von Tagen  
John M. Gordon  
Los Angeles—L. P. Stephens  
Portland—James S. Reed  
Helena—Z. M. Boyer  
Spokane—S. E. DeLong

### American Eagle, Continental and Fidelity-Phenix

San Francisco—Jay C. Wickler,  
Los Angeles—Geo. L. McIntire  
Phil. G. Hall  
Oakland—Chas. B. Mills  
Sacramento—Frank J. Heintz  
Seattle—Fred D. Hougham  
Spokane—Geo. L. A. Lauer  
Billings, Mon.—H. R. Wickler  
Fresno—W. B. McCausland  
Pocatello—F. W. Cardwell  
Harry W. Nason, Manager City  
Department  
J. B. Levison, General Agent  
Marine Department

### The James H. de Veuve Co.

San Francisco—F. A. Kress  
Spokane—O. R. Daly  
Seattle—B. D. Smalley, H. A. Canfield  
B. D. Smalley Jr.  
Tacoma—John B. Hill

### Fireman's Fund and Home Fire and Marine

San Francisco—R. D. Hunter,  
John J. Hammond,  
Kenneth Brown, Paul St. John  
A. E. Webber, Bayard E. Nourse  
R. H. Merrill, M. E. Spaulding  
Thomas V. Humphreys, Clayton  
Schwerin  
Los Angeles—Weldon D. Whelan,  
Chester A. Swift, George D.  
Gilmore, J. J. Bannon  
Portland—H. B. Tickner  
Seattle—Frank L. Emerick, F. M.  
Burnside, J. J. Campbell  
Spokane—S. D. Hooper  
Denver—F. G. White, W. P. Coffey  
O. E. Scurr  
Dallas—J. H. Snell, P. E. Tucker,  
O. H. Remmert, Fred Burness,  
D. D. Harris  
Helena—C. D. French, R. C. Culver

### Fire Association and Philadel- phia Underwriters

San Francisco—Charles L. Barsotti,  
Supt. of Agencies, Thos. F.  
O'Grady, Howard W. Hogan  
Los Angeles—Geo. F. Staniford  
Portland—Frank S. Glover  
Seattle—Sam G. Gordon  
Helena—E. M. Hutchings  
Denver—L. D. Griffin

### Benjamin Goodwin

San Francisco—R. De Lappe  
Geo. T. Gray, John L. Whelan  
Los Angeles—Paul G. Keeler  
Seattle—Wm. F. Zwick  
Spokane—Walter A. Frazier  
Portland—Fred Tebben  
Boise—L. L. Dibble  
Great Falls, Mon.—A. N. Bushnell

### John A. Hougard

San Francisco—A. L. Merritt  
F. H. Schmitt

### Balfour, Guthrie & Co.

San Francisco—Alex J. Cartwright  
Portland—A. H. Jackson  
Spokane—Chas. H. Hay  
Kalisel, Mon.—Fred. W. Merigold  
Los Angeles—Mark B. Harris  
Sacramento—E. E. Panabaker  
Fresno—A. W. Percival

### Carl A. Henry

San Francisco—J. N. Waters  
Los Angeles—James F. Boylan  
Portland—E. R. Thompson  
Spokane—P. E. Gerould

### Dixwell Hewitt

San Francisco—Geo. E. Devine,  
Supt. of Agencies  
W. W. Grove, L. H. Earle  
C. L. Greenwalt, Harry L. Cope  
Los Angeles—P. H. Griffith  
E. E. Price  
Portland—J. J. Dennis  
Spokane—Neil Stewart,  
Gerard Clement  
Butte—Chas. E. Miller  
John C. Clarke

### Home, New York

### Franklin, Philadelphia

San Francisco—Roff & Decker, Gen'l  
Agents; Paul A. Normand, Asst  
Gen'l Agent; H. W. Wagenet, G.  
W. Madison, J. W. DePaoli, C. I.  
Magill, Special Agents  
Los Angeles—Chas. Quitzow, State  
Agent; James S. Suydam, L. H.  
Wood, Special Agents  
Portland—John C. Fox,  
Helen Donally, Cashier  
Edgar Stevens, Special Agents  
Spokane—George H. Houghton,  
Special Agent  
Salt Lake—M. B. Boothby, Sp. Agt.  
Great Falls—Benn A. Scott, State  
Agent; H. C. Dunn, Sp. Agt.

### Ins. Co. of North America, Alliance The Yorkshire, Northern of N. Y.

San Francisco—A. C. Wright  
Portland—Walter E. Bliss  
Los Angeles—W. F. Kuhl  
Spokane—H. B. Hagen  
Seattle—Horace Reed  
Butte, Mon.—E. C. Fotheringham  
Salt Lake City—Gordon F. Rennie

### Law Union & Rock and Union Assurance

San Francisco—E. M. Brodie,  
Branch Sec'y;  
C. F. Hutchings, Noah L. Nelson  
Portland—Ira P. E. Reynolds  
Spokane—John Perry  
Los Angeles—C. A. Deatrick  
Denver—Geo. W. Beck, Gen'l Agent

### London & Lancashire and Orient

San Francisco—Geo. Ormond Smith  
Agency Supt.; W. B. Hopkins  
Local Sec'y; W. W. Gilmore  
Geo. T. Richmond  
Los Angeles—J. P. Yates, Agency  
Supt.; C. A. Prevost  
Portland—Toll Thompson  
Denver—Nicholas Gardner  
Helena—J. Robb Gay  
Seattle—David H. Parry

**Liverpool & London & Globe**

San Francisco—R. H. Rountree  
Harrison Houseworth  
Chester S. Myrick  
Los Angeles—C. A. Lothrop  
Spokane—W. H. Gascoigne  
Seattle—Frank E. Atkins  
Portland—Geo. J. Janes

**London**

San Francisco—Wm. H. Hackett  
Supt. of Agencies  
P. R. Weinmann, B. L. Penfield  
Los Angeles—C. W. Rohrer  
Portland—Gus J. Roth  
Seattle—P. J. Perry  
Spokane—J. E. Johnson  
Denver—T. S. Heath

**National Union**

San Francisco—Emil D. Fortman  
Los Angeles—William M. Stodghill  
Seattle—C. A. Tomassene

**National Liberty**

Portland—Fred S. Penfield

**H. M. Newhall & Co.**

San Francisco—Frank A. Brown  
Supt. of Agencies  
H. T. Booth

**New York Underwriters Agency**

San Francisco—V. H. Quitow  
Los Angeles—A. C. Anderson  
Seattle—A. E. Bailey

**New Zealand**

San Francisco—D. A. Parker  
H. H. Jones  
Los Angeles—C. P. Lyndall  
Portland—W. G. Fortmann  
Denver—Fred Williams  
Spokane—Volney Seabeck

**E. T. Niebling**

San Francisco—A. E. Field  
F. J. H. Manning, Geo. F. Heuer  
A. McAllister, Auto Dept.  
Los Angeles—I. M. Fisher, Jr.  
G. A. Inman, Auto Dept.  
Portland—R. H. Conant  
H. E. Parkhurst, Gen'l Inspector  
Seattle—Geo. W. Swan  
Great Falls—C. C. Morris

**Northwestern National**

Seattle—A. M. Jones  
Los Angeles—W. E. Labry  
San Francisco—H. L. Clark  
Oakland—J. D. Stanley  
Tacoma—L. S. Frudenfeld  
Portland—G. F. Nickerson  
Spokane—Henry Heath

**Norwich Union**

San Francisco—F. C. Staniford, Supt  
of Agencies  
Martin B. Reed, Supt. Auto Dept.  
Glenn R. Lumbar  
Portland—Harry W. Randall  
Seattle—C. W. Jennings  
Helena, Mon.—S. W. Haight  
Denver—A. L. Tefft

**Northern**

San Francisco—Frank J. Agnew  
Harry D. Schumann  
Los Angeles—G. Mueller,  
Ben T. Campbell  
Portland—D. Ross Atkinson  
Spokane—R. G. Valentine

**Edwin Parrish**

Portland—Chester Deering  
Spokane—Raymond C. Gillette  
Great Falls—Milton E. Pinney  
Los Angeles—O. D. Baldwin  
B. C. Fischer  
Sacramento—W. D. Young  
San Francisco—R. T. Boyd  
C. C. Trowbridge

**Phoenix, London**

San Francisco—G. A. R. Heuer  
Willard T. Lovell, Supt. Auto  
Department  
W. K. Chetwood  
Portland—B. W. Jones  
Seattle—C. A. Craft  
Helena—C. L. Spear  
Los Angeles—  
J. O. Bishop, B. J. Kellner

**E. E. Potter & Sons**

San Francisco—E. G. Potter,  
Supt. of Agencies; R. H. Davis  
Los Angeles—C. H. Gatchel  
Portland—E. A. Parsons  
Spokane—C. R. Kerns

**Royal Exchange**

Denver—W. J. Ciscel  
Seattle—Lawrence F. Lamping

**Royal, Queen and Newark**

San Francisco—F. M. Gilcrest  
J. B. Walden, Fred. H. Farr  
R. S. Folger, R. W. Guthrie  
W. H. Ticknor  
Fresno—E. P. Eldred  
Los Angeles—J. K. Urnston  
F. J. Perry, J. H. Martin  
Sacramento—D. L. Stewart  
Portland—C. D. Gabrielson  
Seattle—Matt B. Evans  
Spokane—J. H. Banks

**Selbach & Deans**

San Francisco—G. A. Davies  
Los Angeles—R. L. McCulloch  
Seattle—C. M. Rupe  
Spokane—A. S. Heatfield

**Springfield**

San Francisco—Geo. C. Coddington  
Frank H. Young, Ralph G. Stieh  
Los Angeles—J. E. Crandall  
Portland—J. F. R. Webber  
Seattle—C. H. Anderson  
Butte—W. L. Harnan

**Scottish Union & National and State Assurance**

San Francisco—J. H. Fuller  
Rollin M. Kelley  
Los Angeles—Chas. Niemann  
Tacoma—Fred W. Gaston  
Spokane—H. C. Edmundson  
Denver—J. L. Reams

**Geo. H. Tyson**

San Francisco—Clifford Conly, Supt  
of Agents  
Harry Benner, Supt. of Agents  
J. B. Hatcher, Douglas Parker  
Fresno—Phillip C. Keating  
Los Angeles—J. C. Howard, Gen-  
eral Adjuster  
J. S. Bryson  
Sacramento—E. F. Hewit  
Portland—Arthur A. Ferns  
Seattle—W. T. Burwell  
Wallace L. Atkinson  
Spokane—L. D. Mitchell  
Butte and Salt Lake City—  
Wyatt M. Paine

**Vulcan Fire**

San Francisco—J. J. Clayton  
Fred E. Kroeger  
Los Angeles—Otho N. Hall  
Butte—O. R. Indahl

**Willard O. Wayman**

San Francisco—W. W. Cleveland  
E. P. Caine, Jno. A. Faull,  
H. S. Landon  
Los Angeles—Eugene P. Riecker  
Seattle—L. G. Feyen  
Denver—Geo. W. Dodd  
Spokane—Harrison Latham

**Western, British America, and Firemen's Underwriters**

Los Angeles—Leigh H. Robins  
Seattle—Geo. K. Harris  
San Francisco—William L. Brown

**Watson & Taylor**

San Francisco—E. F. Griffen  
Los Angeles—J. H. Cote

**Appraisers**

San Francisco—J. P. Treanor

The F. U. A. Pacific lost six members by death in 1918. This is the largest number of deaths in the association in a year.

Coast loss ratios range along 20 to 30 percent, thence to 33, 35, 36 and 37. One California loss ratio is 5 percent, with small income.

Former Manager Johnston is now blind.

WANTED.—Would like to make connection with established general fire agency, or might join with others in forming a new general agency. Address in confidence "EXPERIENCE," care Coast Review.

Barley-growers of California are in a bad way. They are asking the government at Washington for permission to export their near half a million tons of last year's crop

Pacific Department, 369 Pine Street, - San Francisco

# CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

## HARTFORD

## NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,**  
**MANAGER**

**FRED'K S. DICK, Assistant Manager**

## PACIFIC DEPARTMENT SPRINGFIELD

**F. & M. Ins. Co.**

*of Springfield, Mass.*

Largest Fire Insurance Company Chartered by the State of Massachusetts  
Incorporated 1849

Total Assets . . . . .	\$ 13,224,033 34
Total Liabilities . . . . .	10,698,313 46
Net Surplus . . . . .	2,525,719 88
<b>SURPLUS TO POLICYHOLDERS,</b> . . . . .	<b>\$5,025,719 88</b>

*150 Sansome Street. : San Francisco*

**GEORGE W. DORNIN, Manager**      **JOHN C. DORNIN, Asst. Manager**

**SUPERINTENDENTS OF AGENCIES**

**F. J. R. WEBBER    GEO. C. CODDING    J. E. CRANDALL    C. H. ANDERSON**  
**FRANK H. YOUNG    RALPH G. STICH**

The word lawyer is said by authorities to be a modification of the old English "law-wer," literally "law-man," the second portion of the word being a corruption of the Latin "vir," man.

Carlyle says that lord is an early English corruption of law-word.

WANTED—At a large town in Idaho, the hail agency of a company willing to write hail business in this district. Address C. P., care Coast Review.



## GENERAL

## Roosevelt's Commandment

"Thou and thy children and thy children's children shall frequently and regularly practice some approved form of physical training; not for thine own good alone, but for the good of thy offspring, aye, for the good of the community, for the nation, the state, and society, and for all humanity. Selah!"

In olden days, and even in modern days, churches required a tithe, a tenth of every man's income. The U. S. income tax will range from 6 to 77 percent. These high taxes, to meet war bills, will greatly reduce the grand

total of active capital and will increase unemployment. War is hell.

Wm. J. Dutton of San Francisco, and Silas Chapman, Jr., of Hartford, two veterans of the Fireman's Fund, the former entering the company's service in 1867 and the latter in 1868, have both recently celebrated their golden wedding anniversary. Mr. Dutton retired from presidency of the Fireman's Fund a few years ago.

San Francisco.—A 5-ton Seagrave pumper of the city fire department killed a boy on a coaster, and trying to avoid him the driver swerved his engine into a frame dwelling and injured two women ascending the steps. It was necessary to amputate the legs of one of the women.

New York is to have an Insurance Exchange building, thirty stories high.

## FIRE ——— MARINE ——— AUTOMOBILE

## FIRE AND AUTOMOBILE INSURANCE

Pacific States Fire Insurance Company Of PORTLAND, Oregon

Independence Insurance Company Of PHILADELPHIA, Pennsylvania

## MARINE INSURANCE

The Ocean Marine Insurance Company, Ltd.  
Of LONDON, Eng.

The London Assurance Corporation, (Marine Dept.)  
Of LONDON, Eng.

The Westchester Fire Insurance Co., of NEW YORK (Marine Dept.)

H. M. NEWHALL & CO., General Agents

THOMAS S. DEERING, Manager

NEWHALL BLDG., N. E. Corner California and Battery Streets, - SAN FRANCISCO

Twelfth Edition ——— PACIFIC FIRE MANUAL ——— Twelfth Edition

WITH COLORED DIAGRAMS WITH REVISED FIGURES

\$10 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.00

For Sale by Coast Review

122 Halleck St., San Francisco

**LIFE**

Gompers, a labor leader, approves the politicians' plan for the extension of soldiers' and sailors' government insurance to the civil population, at the expense of the tax-payers. The life companies provide that insurance now, at a low cost; the fraternal societies provide sickness and old age relief, and the life companies provide something of the same sort. But politicians want the handling of the funds. And therefore the danger of state insurance of every kind.

Recent revelations of German propaganda in this country names James Archibald (formerly a San Francisco life general

agent) as one agent who received \$5,000. Before 1917 he went about the country praising the Germans and their government and objects in the war. He carried a letter from the German embassy, addressed to the Berlin authorities, with childlike faith that he could "get by" with it while aboard ship in an English port, bound for Holland. The British relieved him of the precious document.

George W. Smith of Boston, actuary of the Massachusetts insurance department, has been appointed actuary of the Association of Life Insurance Presidents, following the recent resignation of Mr. John J. Brinkerhoff. A large part of his ten years of service with the Massachusetts department has been in the life insurance branch of the business. Mr. Smith will assume his new duties about February 1st.

**BALFOUR, GUTHRIE & CO.**

GENERAL AGENTS

CORNER CALIFORNIA AND SANSOME STREETS, SAN FRANCISCO

PACIFIC DEPARTMENT

AMERICAN INSURANCE CO., Newark, N. J.

CALEDONIAN INSURANCE CO., Edinburgh

CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.

NORTH CHINA INSURANCE CO., LTD.

QUEENSLAND INSURANCE CO., LTD.

ROCHESTER DEPT. GREAT AMERICAN INS. CO., N. Y.

UNION INSURANCE SOCIETY OF CANTON, LTD.

SCOTCH UNDERWRITERS DEPT. CALEDONIAN INS. CO.

**FIRE INSURANCE DEPARTMENT**

TEMPORARILY AT 219 SANSOME ST.

**CONNECTICUT MUTUAL LIFE INSURANCE COMPANY**

President JOHN M. TAYLOR, Hartford, Conn.

*Insurance in force, 113,935 Policies for - \$270,243,227.37***WHAT NO OTHER COMPANY HAS DONE**

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1917.	-	-	-	-	\$318,963,384.44
Total returned to Policyholders, as above noted, in same period	-	-	-	-	326,786,585.46
Excess of amount returned	-	-	-	-	7,823,201.02

**AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE**  
**PACIFIC DEPARTMENT**

**UNITED STATES FIRE INSURANCE COMPANY**

Organized 1824

**THE NORTH RIVER INSURANCE COMPANY**

Organized 1822

**NEW JERSEY FIRE INSURANCE COMPANY**

Organized 1910

**WM. W. ALVERSON, Manager**

**THE NEW BRUNSWICK FIRE INSURANCE COMPANY**

Organized 1826

**MERCHANTS FIRE ASSURANCE CORPORATION**

Organized 1910

**RICHMOND INSURANCE COMPANY**

Organized 1907

**HAROLD JUNKER, Asst. Mgr.**

MILLS BUILDING, 266 BUSH STREET, SAN FRANCISCO, CAL.

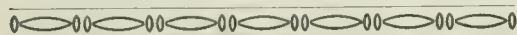
**AUTOMOBILE DEPARTMENT**

**L. V. BENTLEY, SUPERINTENDENT**

Special Agents — Portland: A. M. Lovelace, W. E. Helfrich; San Francisco: T. B. Clarke;  
 Los Angeles: T. J. Keleher, E. R. Honslinger; Salt Lake City: W. T. Booth.

**TERRITORY:—**Alaska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho  
 Montana -- Hawaiian Islands

Insurance Placed Anywhere in the United States and Dominion of Canada



**VULCAN FIRE**  
**Insurance Company**

OF OAKLAND, CAL.

Capital, . . . . \$500,000 00

Net Surplus, . . . . 428,526 90

Surplus to Policyholders, . . 928,526 90

Cash, Bonds and Secured

Loans, 1,048,906 67

Other Assets, . . . . 57,727 19

Total Assets, . . . . 1,106,633 86

J. F. CARLSTON, PRESIDENT

**Underwriting Department**

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER



Henry Ward Beecher, the great Civil War-time preacher, said: "Nothing on earth can smile but a man. It is the prerogative of man. It is a light in the windows of the face." Good! but Henry was not wholly right. I have seen dogs smile, and draw back the lips. Orangotangs in cheerful captivity also smile.

**Life Policy Buyers  
 Are Invited**

To Send to  
 The Coast Review,  
 San Francisco,

**FOR RECOMMENDATIONS  
 of Three Surely Solvent and Lib-  
 eral Life Insurance Compan-  
 ies, and of Three Fitting  
 Forms of Policies or  
 Contracts**

**FREE**

State Age ( about ) of Self and of De-  
 pendents for whom Protection is wanted

**WE MAY BE ABLE TO SERVE YOU  
 WELL AND WITHOUT COST. IF  
 YOU ARE INSURED DO YOU KNOW  
 FOR HOW MUCH ?**





# ATLAS

**Assurance Company**

(LIMITED)

Of London, England

With which is Incorporated the

**Manchester Assurance Co.**

TOTAL SECURITY, . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

**FRANK J. DEVLIN, Manager**

**T. H. PALACHE, Assistant Manager**

## **Soldiers and Sailors Are Urged to Keep Their Insurance in Force**

Approximately four million soldiers and sailors are now insured with the United States government for a grand total of almost thirty-seven billion dollars.

It is manifestly of the highest importance not only to the fighting men and their dependents, but to the entire nation, that the largest possible percentage of this insurance shall remain in force, even after its holders have returned to civil life.

Inasmuch as demobilization has already begun, it is essential to institute at once a nation-wide campaign of education to the

end that no soldier or sailor, through ignorance or misunderstanding, deprive himself and his family of the privileges and protection conferred by the possession of United States government insurance.

## **\$1,000 Exemption for Our Warriors**

The California law grants exemption from taxes upon \$1,000 worth of the property of its men who served in the war with Germany.

Fresno, Cal., wears masks and closes up at 7 p. m. Coalingo, Cal., also closed.

**ARE YOU PLEASED?**

**IF NOT, SEE**

**US**

**POLICIES UP TO THE MINUTE  
LIFE, ACCIDENT and HEALTH,  
Occidental Life Insurance Co.  
OF CALIFORNIA**

**"THE DURABLE"**

**THIRD FLOOR GROSSE BLDG.**

**LOS ANGELES, CAL.**



**New York Underwriters' Agency**

*Established 1864*

**Representing Cash Assets of over \$34,654,000**

**F. M. BRANCH, Manager**

**H. R. MANN Jr., Assistant Manager**

**Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO**

**SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—**

**V. H. Quitzow, 339-41 Sansome St, San Francisco —A. C. Anderson, 239 Van Nuys Bldg., Los Angeles**

**W. B. MEIKLE, President and General Manager**

**JOHN SIME, Asst. General Manager**

**BRITISH AMERICA ASSURANCE CO.**

**OF TORONTO**

**(INCORPORATED 1833)**

**( FIRE )**

**United States Assets . . . . . \$2,192,173.14**

**Liabilities in United States . . . . . 1,419,245.79**

**Surplus . . . . . \$772,927.35**

**MILLER, HENLEY & SCOTT,**

**340 California Street, - - - San Francisco**

**General Agents for OREGON, WASHINGTON, ALASKA and HAWAII**

A woman on a Puget Sound steamer pinned \$50 in greenbacks in her hat and then took a walk on the upper deck. Wind blew off her hat; steamer making 15 miles an hour; no insurance.

The Government, we are told, was unable to deliver to our soldiers in France more than about one-fourth of the letters mailed to them. The other three-fourths were returned to the writers.

## CAPABLE MEN CAN ALWAYS BE WELL PLACED

Much desirable territory is ready for Agents who can deliver policies in satisfactory volume. Inquiries about localities will have careful attention.

### UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

Address **ALBERT E. AWDE**, Supt. Agencies

**GEO. ELLIOTT HUNT**, Manager

1002 Shreve Bldg., Post St. and Grant Avenue  
San Francisco, Cal.

**T. H. McALLIS**, Manager

917 Board of Trade Bldg., Fourth and Oak Sts.  
Portland, Oregon

**P. B. DUREN**, Manager

307-308 Boston Block, : Seattle, Wash.

**J. E. EVANS**, Manager

Davis Chambers, 615 Hastings St., W.  
Vancouver, B. C.

### CALIFORNIA

Bank clearings for December were much more in 1918 than in 1917.

San Francisco gained nearly \$100,000,000. Los Angeles gained over \$21,000,000. Oakland gained nearly \$10,000,000. Sacramento, Fresno and Long Beach gained. San Diego, Stockton (notably), San Jose, Pasadena and Bakersfield clearings fell off.

Total clearings for 1918 were—

\$5,629,231,142 in San Francisco.

\$1,547,065,951 in Los Angeles, and  
\$335,334,421 in Oakland.

Building permits last month were scarcely more than half those in December, 1917. Los Angeles leads with only \$602,869.

California gold production, during the war period, fell off 20 percent, because of high wages.

### California Industrial Accidents

During the last fiscal year there were 626 fatal industrial injuries. This was a decline of 31. Two women workers were killed, a decline of 2. Permanent injuries, 1,942; temporary, 107,420. The injured workers were awarded \$2,769,997 compensation by the Industrial Accident Commission, which refuses to allow the private insurers to reduce the rates on preferred classes.

### NEVADA

Aurora may soon again become an abandoned mining camp.

### SURETY

Southern Surety has increased its capital to \$1,000,000.

## National Liberty Insurance Company of America

Incorporated Under the Laws of the State of New York in 1859

Statement, January 1, 1918.

Cash Capital, - - -	\$1,000,000.00
Assets, - - - - -	8,209,763.64
Liabilities - - - - -	5,223,031.71
Net Surplus, - - -	1,986,731.93
Surplus for Policyholders	2,986,731.93

HEAD OFFICE

62 WILLIAM STREET, NEW YORK



**AMERICAN CENTRAL** INSURANCE COMPANY  
of St. Louis Established 1853  
Assets, \$4,142,834 Surplus to Policyholders, \$2,032,736 Losses Paid, \$32,271,012

**ST. PAUL** F. & M INSURANCE COMPANY  
of St. Paul, Minn. Established 1865  
Assets, \$12,288,618 Surplus to Policyholders, \$4,895,060 Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

**MERCANTILE** F. & M. UNDERWRITERS  
of St. Louis  
Assets \$4,142,834  
Surplus to Policyholders 2,032,736  
**MINNESOTA** UNDERWRITERS  
of St. Paul  
Assets \$12,288,618  
Surplus to Policyholders 4,895,060  
TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

**BENJAMIN GOODWIN, Manager**

*Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.*

**FIRE**

**EXPLOSION**

**AUTOMOBILE**

## **FIRE ASSOCIATION**

Of PHILADELPHIA

Cash Assets, - \$12,232,161.59 Surplus to Policyholders, - \$4,473,116.40

## **Philadelphia Underwriters**

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$40,755,189.48 Surplus to Policyholders, - \$13,473,116.40

**F. M. AVERY, Manager**

**Pacific Coast Department: 242 - 244 Sansome St., San Francisco**

Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;  
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.

### **Tough on Our Soldiers**

Our boys are being mustered out without any extra money, and must return their uniforms to the government in three or four months. One soldier said: "I am broke and want a job." "How is it you have saved nothing?"

"The government," he answered, "takes out \$15 for my mother, and \$6.66 for my insurance. This leaves me \$2 a week or about 30 cents a day

for car fare, tobacco and amusements. Do you wonder I am broke?" We did not. Help our boys to a job.

**If**

If the German insurance companies' assets are chiefly invested in German government war bonds have the German companies any assets?

San Francisco, Dec. 30.—Last night burglars cracked the two safes of the Individual Underwriters and took \$200 in securities.

## West Coast San Francisco Life Insurance Company

C. O. G. MILLER PRESIDENT



"West Coast Service," representing the highest ideals of life underwriting, finds active expression in the relations of this company with both its policyholders and its agency organization.

Splendid opportunities for the building of a profitable future, based upon attractive first year and renewal commissions, are offered to insurance salesmen of character and integrity, and also to salesmen in other lines who are interested in life insurance.

On agency matters address: CHAS. W. HELSER, Vice President  
376 Pine Street, West Coast Building, San Francisco

ORGANIZED 1797

## The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

<b>Assets, Over</b>	.	.	.	.	.	.	<b>\$16,500,000.00</b>
<b>Losses Paid, Over</b>	.	.	.	.	.	.	<b>\$100,000,000.00</b>

Pacific Department :

**J. L. FULLER, Manager**  
**FRANK L. HUNTER, Asst. Manager**

234-236 Sansome Street  
**SAN FRANCISCO**

### WASHINGTON

The following curious bit of news appears in a recent issue of the Seattle Daily Times:

"Intrenched in a dismal swamp and protected by a network of signal wires designed to warn him of the approach of visitors, Ed Newsome, former marshal at Stanwood, shortly after 11:30 o'clock last night was placed under arrest in a huge whiskey still, located five miles north of Stanwood.

"According to internal revenue officers who made the raid, Newsome, a former West Virginian, was busy at his still, turning corn into whisky when the government agents sprang upon him from the underbrush and ordered him to hold up his

hands. When arrested, Newsome, who is said to be a dead shot, had a .44 Winchester rifle strapped over his shoulder and another loaded gun ready to his hand.

"Search of the premises disclosed what Seattle officers said today was the largest and most elaborate moonshine still discovered in this district in many years. Government agents say Newsome told them he had orders for more whiskey than he could manufacture, at \$25 a gallon, and that Stanwood bootleggers retailed his product at \$10 a quart."

We wonder, does any company anywhere insure these illicit distilleries?

General Agent Tyson's office is just recovering from a "flu" attack.

GENERAL

Gold

California, in the great placer year, produced \$85,000,000 in gold. Purchasing power of gold was double that of now.

Dropped in 1889 to \$11,212,913.

Average for past seven years, \$20,-000,000.

Figures of yield in 1918 not reported, but believed to have been less than \$18,000,000 because of too high wages, which caused some mines to shut down.

Under stimulus of fixed government-price California produced 6,240,000 bushels of wheat last year. Years ago it produced 30,000,000 bushels a year. In 1918 it produced 34,060,000 bushels of barley, for which the light rainfall best fits it. This business is badly maimed by new restriction laws; likewise the hop industry. There is now

only a foreign market for barley and hops.

A painter, agreeing to paint three smokestacks for a corporation, was an independent contractor, and not an employee within the Workman's Compensation Law, where he had absolute control of himself and his helper as to the time when he was to begin work and as to where he should commence, unhampered by directions from the corporation and not subject to its discharge.—Litts v. Risley Lumber Co., 120 N. E. 730.

Sam Jones who is now working in a sawmill near Seattle writes us thus: "Times are pretty good, but we are looking for a hard drop. This reminds me that living cost is high. I paid \$7 a full quart. Tell the boys that there'll soon be idle men around here. The bosses are weeding out I. W. W."—Redwood Logger.

# **National Union**

*Fire Insurance Company  
Of Pittsburg, Pa.*

Cash Capital . . . . . \$1,000,000.00  
Surplus to Policyholders . . 1,746,308.86  
Assets . . . . . 5,143,603.91

**DIXWELL DAVENPORT, Manager**

**PACIFIC COAST DEPARTMENT**

**National Union Bldg., Pine Street,  
San Francisco**

**FIELD REPRESENTATIVES:**

**E. D. FORTMANN,** Northern California,  
241 Pine Street, San Francisco

**Wm. M. STODGHILL,** Southern California,  
211 W. L. Hollingsworth Bldg., Los Angeles, Cal.

**C. A. TOMASSENE,** Oregon, British Columbia and  
Western Washington, 923 Leary Bldg., Seattle

Nature offers us few better tonics than pineapple, the juice of which contains the natural ferments of healthy digestion to a high degree. A famous specialist on stomach troubles is said to have declared: "If you have one foot in the grave and are a nervous wreck from dyspepsia, drink clear pineapple juice."—Exchange.

Austria-Hungary as an empire or as a patch-work state no longer exists. The 12,000,000 Austrian-Germans will never again rule with a spiked rod of iron 40,000,000 of subject races.



**NORTHERN  
LIFE**

INSURANCE CO.

Northern Life Building  
SEATTLE, U. S. A.

D. B. MORGAN,  
President

Reserves and Surplus to Policyholders  
**\$1,450,000.00**



HOME OFFICE, SEATTLE, U.S.A

**A GOOD POLICY  
"3-in-1"**

LIFE  
HEALTH  
ACCIDENT

**ONE POLICY  
ONE PREMIUM**

Protection to you while  
living, and to yours  
afterwards

Good Agency Contracts  
to Reliable "Live" In-  
surance Men.--Write today

### **MORE POWER TO YOU**

*The more push there is behind you the more power you have. We furnish the push. This push is the help we give our men. No other life insurance company does as much to insure the success of its Field Force. Ask any Bankers Life man, or write*

**BANKERS LIFE COMPANY,**

*Des Moines*

### **WORDS**

Here are specimens of English and German words alike, or nearly so, with the same or similar meanings and pronunciations:

Bush, busch; boxer, boxen.  
Book, buch; cell, zelle.  
Thorn, dorn; thing, ding.  
Chaplain, kapellan.  
Checkmate, schachmatt.  
Cheese, kase; chin, kinn.  
Church, kirche; clan, klane.  
Climax, klimax; cold, kalt.  
Coast, kuste; comic, komisch.  
Come, kommen; conclave, konklave.  
Cloister, kloster; cook, koch.  
Cow, kuh; crater, krater.  
Criterion, kriterium; cross, kreutz.  
Dozen, dutzend; dance, tanz.

Crown, krone; colossal, kolossalisch.

Daughter, tochter.  
Afire in German is in feuer.  
Afoot is zu fusse.  
Thirsty is durstig.  
Awl is ahle.  
Bank is bank.  
Barb is barb.  
Bladder is blatter.  
Blue is blau.  
Blood is blut.  
Brigade is brigade.  
Bring is bringen.  
Broken is gebrochen.  
Bronze is bronze.  
Butte is butte.  
Cabin is cabinet.  
Cat is katze.

For Sale at the Coast Review Office Only

## "FIRE INSURANCE"

By

*Yours truly,  
Wm. Sexton*

The late Wm. SEXTON wrote the signature, of which the above is a facsimile, when he was nearly 84 years of age. The letters are entirely free from any indication of trembling.

*Strong Paper Cover, . . . One Dollar*  
*Flexible Cloth Cover, . . . One-Fifty*  
*Red Pegmoid Cover, . . . One-Seventy-Five*

For Sale by the Coast Review, 122 Halleck st., San Francisco

### SHORT-TIMERS

Socialism implies community of property and leads to bolshevism; and according to late dispatches from Russia, bolshevism leads to community of wives. Perhaps that fact accounts for the amazing spread of bolshevism into Germany.

Germany will not again soon be a military menace to Europe, and not for long will its birth rate equal that of 1913. It has lost 6,000,000 population and nearly all its wealth. Emigration, as soon as permitted, will be very large. Taxes will be enormous. For a quarter-century or longer any government will be regarded as temporary. Bolshevism may first work

bloody and barbaric destruction of the country as in Russia. The mildest socialism, long in control, will accomplish the same destruction. But Germany united with Russia under bolshevist control might easily again be a deadly menace to civilization and to the peace of the world.

### COMPENSATION

Ohio appears to be a socialistic autocracy. It was the first state to place all the state taxes on corporations, which charged them to the consumers. Now the Ohio state supreme court upholds the law forbidding employers insuring their compensation liability in a private corporation. Such is the new despotism.

Our government may have 300,000,- December, costing over \$600,000,000,  
000 bushels of wheat on hand next worth only \$300,000,000.

## The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

### SEMI-ANNUAL STATEMENT, JUNE 30, 1918

Assets . . . . .	\$15,684,739 43
Liabilities . . . . .	12,471,369 12
Capital . . . . .	1,000,000 00
Surplus over all liabilities . . . . .	2,213,370 31
Losses Paid to June 30, 1918 . . . . .	63,244,803 06

This company issues contracts as follows :

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

PACIFIC COAST DEPARTMENT—California: CHAS. J. BOSWORTH, CHANNING B. CORNELL  
Resident Managers, Merchants-Exchange Bldg., San Francisco. Washington and Oregon: SEELEY  
& CO., 111 S. 19th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland

## THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . . \$24,899,825.00

### THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DEN-  
VER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO;  
Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager.

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKETT, Supt. of Agents

PACIFIC BRANCH—367 Pine Street, SAN FRANCISCO

## BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1918. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmold;  
\$2.00 morocco. Flexible binding and size for the pocket. Paper cover \$1.00

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts, 3 copies 25 cts, dozen \$1

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published



**FIRE**

The American Merchant Marine now operates a fire branch, with Harold W. Letton as manager. This company has acquired the remaining business of the "enemy" Prussian National, which prior to its "internment" was a somewhat notorious non-board company.

**LIFE**

The Guardian Life has established a policyholders' service department, to increase the usefulness of the company.

Paul T. Bell of San Francisco has qualified for the N. Y. Life \$2,000,000 club.

The N. Y. Life wrote \$340,000,000 new business last year.

**GENERAL****Recent Liberty Loan**

Northern California subscribed for \$204,030,150 of fourth Liberty loan; southern California, \$87,114,800.

The 12th federal reserve district subscribed for \$462,250,000 of the fourth Liberty loan—a large over-subscription. This district includes Alaska, Hawaii and nine Coast states. Over half the total was subscribed by California, the free and easy state.

It is announced that statistics indicate that the daily average number of deaths caused by fire in this country is 41.

Truckee, Cal.—Thermometer 15 degrees below zero. Most of the water mains are frozen.

**Scottish Union and National***Insurance Company**Of Great Britain.*

Organized 1824.

**Fire — Lightning — Tornado  
Automobile — Sprinkler Leakage**

**North American Branch:  
Hartford, Conn.**

**JAMES H. BREWSTER  
MANAGER.**

**FIELD REPRESENTATIVES:**

FRED W. GASTON, Tacoma, Wash.,  
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent.

706 Gas and Electric Bldg., Denver, Colo.,  
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, State Agent,  
605 Mohawk Bldg., Spokane, Wash.,  
E. Wash., E. Oregon, Montana and Idaho

**H. W. FORES, San Francisco, Cal.,**  
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:  
201 Sansome Street**

**Agents Wanted**

**Special or Local Agents or  
Clerks or News Men**

**Can Make a Tidy Bit by  
Soliciting Subscriptions**

**FOR EDITION A ( Magazine )  
and or EDITION B ( Summary )  
of The 47-YEAR-OLD COAST  
REVIEW.**

***This is Cash Work and  
a Bonus***

**Write Publisher Coast Review,  
122 Halleck St., San Francisco, for  
Full Particulars.**

**WRITE NOW! RIGHT NOW!**

**New York City**

A passenger train arrives every 52 seconds; a ship clears every 40 minutes; a child is born every 6 minutes; a wedding takes place every 13 minutes; a funeral is held every 14 minutes; there's a real estate transfer every 25 minutes; a new building is erected every 51 minutes; a fire occurs every 30 minutes; every day 360

people come to the city to live; 100 new telephones are installed daily.

The German emperor was sure that his health and unemployment insurance would make the manual labor people loyal to him and his dynasty forever. Now he knows better. A hint to Sacramento.

**W. B. MEIKLE, President and General Manager**

**JOHN SIME, Asst. General Manager**

## **WESTERN ASSURANCE CO.**

**OF TORONTO** (INCORPORATED 1851)

UNITED STATES ASSETS . . . . .	\$4,194,579.34
LIABILITIES IN UNITED STATES . . . . .	2,526,887.65

*Surplus* . . . . . **\$1,667,691.69**

### **PACIFIC COAST DEPARTMENT**

**340 CALIFORNIA STREET - - - SAN FRANCISCO**

**MILLER, HENLEY & SCOTT, Managers.**

**TOTAL ASSETS REPRESENTED, OVER \$35,000,000**

**Svea Insurance Company**  
of GOTHENBURG

**Agricultural Insurance Co.**  
of WATERTOWN, N. Y.

**Globe & Rutgers Fire Ins. Co.**  
of NEW YORK, N. Y.

**Hamilton Fire Insurance Co.**  
of NEW YORK, N. Y.

**Globe Underwriters Agency**  
of NEW YORK, N. Y.

**Sea Insurance Co. Ltd.**  
of LIVERPOOL, ENG.

**EDWARD BROWN & SONS**

GENERAL AGENTS

**202 - 204 Sansome St., SAN FRANCISCO**

### **22,000 EDITION**

It Is for All Local Agents

12th EDITION

## **Pacific Fire Manual**

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special  
and Local Agents

For Sale by the Coast Review

# ***Insurance Claims Handled and or Collected***

THE COAST REVIEW—

In its 48th Year—

renders the General Public, Claimants and Agents, its services in the Discussion and Collection of Insurance Claims of all kinds. Usually, Claim Difficulties are the result of a misunderstanding.

***FEE, NOMINAL or NOTHING***

***Results:***

***PHENOMENAL or SOMETHING***

We do not believe Insurance Companies are Willingly Litigious. If you think so, give us the particulars of one case.

We are prepared to recommend to dissatisfied claimants Counsel and Aid.

## **Taxation and Profits**

Politicians of older countries with wider experience and more political knowledge, have shown in the past a strong sense of responsibility in dealing with questions of finance. We suffer much in younger countries from a lack of this sense of deep responsibility to the community so necessary in those who originate methods of borrowing for national purposes and systems of taxation. The nature and incidence of taxation are often crude and insufficiently considered. Injudicious taxation may provide the necessary funds to carry on the government of a country, but its incidence may prove prejudicial to the country's progress and hinder its advance while the funds required might have been ob-

tained without producing undesirable results. No one, for instance, unless he is guided by mere political exigencies and is thinking in terms of votes, can fail to see that the profits arising from organizations existing to supply luxuries cannot be included in the same category as institutions which exist solely for the elimination of want or relief of the distressed. The savings which purchase shares in the former or in any ordinary business concern, are not in the same class with the premiums which provide life policies. But what we would still more particularly emphasise is the fact that the profits derived by the use of the former are not of the same nature nor used for the same ends as the returns derived from contributions to a mutual life office. It is not the fact that a company produces profits which should render it liable to taxation, but the objects of the company and the nature and purpose of its profits.—The Mutual Provident Messenger.

## **What's the Matter With Sewer Gas?**

A war correspondent wrote:

"The side in this war that invents an odorless and colorless gas will win the war."

The Insurance building, s. w. cor. California and Battery streets, San Francisco, has been sold for \$425,000, to the Robert Dollar Co., which will occupy it. The name will be changed. The Pacific department of the Aetna Ins. Co. is now the principal tenant. The building will hereafter be known as the Robert Dollar, in honor of the veteran ship-owner.



## Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$46,000,000.00

**TOTAL LOSSES PAID  
SINCE ORGANIZATION:  
\$275,500,000.00**

United States Branch, 92 William St., New York City

**R. D. HARVEY, United States Mgr.**

**LAWRENCE F. LAMPING, State Agent**

For Oregon, Washington and Northern Idaho  
208 Columbia Street, SEATTLE, Wash.

## CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed . . . . .	\$1,250,000 00
Capital Paid Up . . . . .	250,000 00
Cash Assets . . . . .	3,296,553 33
Net Surplus . . . . .	2,197,292 47

The above Company conducts  
a general Marine Insurance  
business.

**PARROTT & CO., General Agents**

Since January, 1882

**E. L. BARRY, Manager**

320 California Street, San Francisco

[Babcock Building]

## PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

**E. C. F. KNOWLES,**

General Agent for Pacific Coast

**MUNRO ENGLISH,**

Assistant General Agent

**222 SANSOME STREET**

*Phoenix Building*

**San Francisco**

## The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

**Employers' Liability Building**

33 Broad St., Boston

**SAMUEL APPLETON, U. S. Manager**

### ***Accident Policies***

*Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.*

**CHAS. J. OKELL & CO.**

General Agents, - - San Francisco, Cal.  
Royal Insurance Building

## The Coming Victory Loan

### **REMEMBER!**

How quickly we forget!

Only yesterday that long range gun opened fire on Paris and we feared the Hun had won. A few hours later the Germans swept through the battered lines with victory at their finger tips.

Then Chateau Thierry leaped to an undying page in history when America raced to meet that roaring tide of death, singing, "The Yanks are Coming!" Followed the beginning of the Yank offensive that was to roll on and on to St. Mihiel, the Argonne Forest, Sedan and turn the German flag to white.

Now we're discussing peace. Our troops are coming home. The edge of our enthusiasm is wearing off a little, the hurrahing is dying out all too quickly, and business and dollars are getting up steam

Those tragic days at the Marne are beginning to seem pretty far away. The thrills we had in the war news are becoming a bit hazy. We read an interview with the cocky, pouter pigeon slayer of Lieutenant Quentin Roosevelt, who wants to come to America, and we realize that truly the war is over.

But we must not forget. Let us keep before us the deeds of our men who have put deeper color into the red of the flag, a new brilliance in the starry field and a purer white that betokens a hope for world peace. We must freshen our minds with memories of American service and sacrifice. We dare not forget.

Our service is not ended. Our job is not finished. In the memory of the deeds of the valorous Yanks, subscribing our part of the Victory Loan becomes rather a pleasure than a stern duty and in the meantime let us help hold their victories by holding our Liberty Bonds.

ESTABLISHED 1873

OFFICE OF

# EDWARD E. POTTER & SONS

## General Agents

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It  
It Costs No More**

OLD AND  
TRIED

### GLENS FALLS INSURANCE COMPANY

*Of New York*

*Incorporated 1849*

SURPLUS to Policyholders . . \$6,165,264 00      UNDIVIDED Profits . . . \$2,489,338 00

### SECURITY INSURANCE COMPANY

*Of New Haven*

*Incorporated 1841*

SURPLUS to Policyholders . . \$4,542,259 00      UNDIVIDED Profits . . . \$ 837,473 00

### GIRARD FIRE AND MARINE INSURANCE COMPANY

*Of Philadelphia*

*Incorporated 1853*

SURPLUS to Policyholders . . \$2,449,341 00      UNDIVIDED Profits . . . \$ 452,411 00

### FIREMEN'S INSURANCE COMPANY

*Of Newark*

*Incorporated 1855*

SURPLUS to Policyholders . . \$7,222,952 00      UNDIVIDED Profits . . . \$2,384,971 00

### EASTERN UNDERWRITERS AGENCY

SURPLUS to Policyholders . . . \$4,037,521 00      UNDIVIDED Profits, \$1,040,201 00

### UNITED-AMERICAN INSURANCE COMPANY

*Of Pittsburg*

*Incorporated 1873*

SURPLUS to Policyholders . . \$783,146 00      UNDIVIDED Profits . . . \$240,919 00

### NEW HAVEN UNDERWRITERS

SURPLUS to Policyholders . . \$4,542,259 00      UNDIVIDED Profits . . \$837,473 00

**EDWARD E. POTTER & SONS,**  
**General Agents**

Potter Building, 578 Sacramento Street,

San Francisco, Cal.



# COAST REVIEW *INSURANCE and INVESTMENTS*

JANUARY

A Useful Publication

*In its 48th year*

## ENTERTAINMENT

### Story of a Medical Mineral Spring

Many years ago there lived in Philadelphia a physician of far renown, original and energetic, who wrote health books. He told how to live to be 100 and died at 50.

He did not believe in the reputed medicinal value of the mineral water springs. Defending this iconoclasm he told this story:

In New England there lived a good old farmer who sharpened his sheep's noses and his wits, and cultivated a rolling gait by clambering over rocks and hills and drinking gooseberry wine. One day he decided to dig a new well much nearer his picturesque old house of seven gables.

He put in a big "sweep," which added much to the landscape. The old oaken bucket got busy. The water was clear, cool and sparkling. But the farmer noticed a queer, mineral-like taste. He called in his neighbors. They said it was great and went home and came back with their cider jugs, filled them with the precious medicinal waters compounded by nature. Their families were straightway cured of all ailments.

The fame of the new well spread clean to Boston. The farmer set up a sanatorium, and people came miles to board with him and drink his famous well water. They were cured and wrote testimonials, which the farmer printed in the papers.

He was obliged to build cottages and additions to his house, to accommodate the clamoring sick folks, who came in droves, and blessed him, and returned home to tell their neighbors of the wonderful spring.

One day the farmer said, by-gum by must have a new toilet above that mineral spring. And he hired workmen to clean the privy and dig it deeper. They made a thorough job of it.

A few days later his guests complained that the famous spring water no longer had that peculiar mineral taste and of course it would no longer cure them of their ailments; and soon all the guests paid their bills and departed and never returned.

The farmer had killed the sanatorium goose that laid him golden eggs.

Bert Leslie, the comedian, tells of a darkey who was convicted of murder and sentenced to be hanged. Shortly before the date set for the execution, the sheriff visited the condemned, and said:

"Now, Eph, before you go I want to make the end as pleasant as possible for you. What would you like to eat the night before the hanging?"

"Watermelon, sheriff, watermelon," responded Eph.

"But," said the sheriff, "you are to be hanged in December, and watermelon won't be ripe until July."

"I kin wait, sheriff, I kin wait," replied Eph.

**OLDEST INSURANCE COMPANY IN THE WORLD**

**TWO HUNDRED AND EIGHTH YEAR**

# **SUN INSURANCE OFFICE OF LONDON**

**FOUNDED IN 1710**

CASH ASSETS . . . . .	\$20,288,161 00
SURPLUS . . . . .	13,681,378 00
TOTAL RESOURCES . . . . .	29,888,165 00

*United States Branch, 54 Pine Street, New York*

**J. J. GUILLE, Manager**

## **MICHIGAN FIRE and MARINE INSURANCE COMPANY**

**Of DETROIT, MICHIGAN**

**ESTABLISHED 1881**

**D. M. FERRY, Jr., President**

**E. J. BOOTH, Vice President**

**H. E. EVERETT, Secretary**

CASH ASSETS . . . . .	\$1,665,929 25
CAPITAL PAID UP . . . . .	400,000 00
LOSSES PAID SINCE ORGANIZATION . . . . .	8,409,911 65

## **PATRIOTIC ASSURANCE CO. Ltd OF DUBLIN, IRELAND**

**FOUNDED 1824**

*United States Branch, 54 Pine Street, New York*

**J. J. GUILLE, Manager**

CASH ASSETS . . . . .	\$1,210,152 47
CAPITAL PAID UP . . . . .	500,000 00

### **Sun Underwriters Agency**

CASH ASSETS . . . . .	\$20,288,161 00
SURPLUS . . . . .	13,681,378 00
TOTAL RESOURCES . . . . .	29,888,165 00

**J. J. GUILLE, United States Branch Manager**

**54 PINE ST., NEW YORK**

**The Pacific Department** — Embraces California, Nevada, Utah, Arizona,  
Oregon, Washington, Idaho, Montana, Territory of Hawaii, Alaska  
and British Columbia

**CARL A. HENRY, GENERAL AGENT**

**UN BUILDING**

*Northwest corner Sansome and Sacramento Streets, : San Francisco*

**AGENTS WANTED AT UNREPRESENTED POINTS**

**TOTAL RESOURCES REPRESENTED, \$33,000,000.00**



# **FIREMAN'S FUND**

## **INSURANCE COMPANY**



VOL. 95  
NO. 2

FEBRUARY  
1919  
MAGAZINE EDITION "A"

SEE PAGE  
.....

# Coast Review

INSURANCE  
PROTECTION

An Insurance Journal and Directory  
IN ITS FORTY-EIGHTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

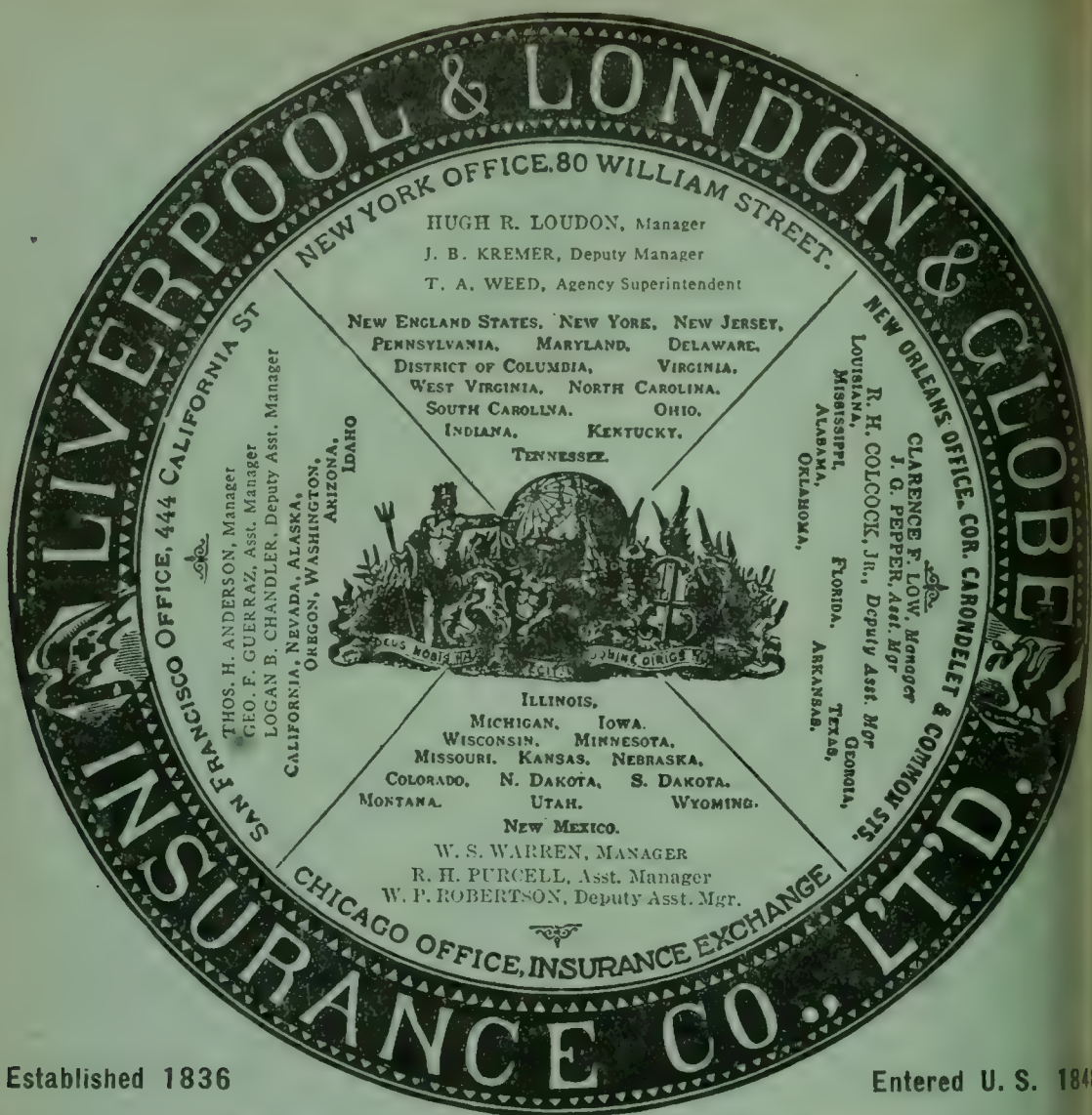
Fireman's Fund Statement  
San Francisco Fire Premiums by Agencies  
Alabama Decision Invalidating Murderer's Life Insurance  
Companies Annual Statements  
43d Annual F. U. A. P. Convention  
Guardian Casualty & Guaranty Break  
Fire Insurance on Vessel Property—J. B. Levison  
Insurers in Court  
Fire, Life and Miscellaneous  
Health Conservation Department of Pacific Mutual  
Exempt from Income Tax  
Peculiar Life Insurance Case  
Death of W. S. Berdan  
Western States Life Had a Bad Year  
Some Changes Rumored  
Pacific Mutual Life Statement  
Occidental Life Statement  
Travelers Statement

Circulating Extensively in all the  
States and Territories of the  
Pacific West

PRICE 25 CENTS  
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in  
South America, Japan, China, and  
Australasia

The Great Fire Insurance Company of the World  
ASSETS IN UNITED STATES, - \$16,153,068.57



Established 1836

Entered U. S. 1848

The statement of the condition of the United States Branch on the 1st of January, 1918, in accordance with the laws of the State of New York, is as follows:

Assets	\$16,153,068.57
Liabilities	11,359,090.02
Surplus	\$ 4,793,978.55

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of . . . . . \$1,744,116  
And INCREASE OF ASSETS in the same time of . . . . . 101,013

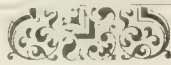
PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821; 1917, \$10,258,137.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$158,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852  
In Company's New Building  
444 California St., San Francisco

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GEO. F. GUERRAZ, Asst. Manager  
LOGAN B. CHANDLER, Dep. Asst. Manager

Special Agents:—R. H. ROUNTREE HARRISON HOUSEWORTH C. A. LOTHROP  
GEO. J. JANES F. E. ATKINS CHESTER S. MYRICK W. H. GASCOIGNE



FIRE

MARINE

CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS \$45,821,658.00

LOSSES PAID TO DATE  
OVER TWO HUNDRED MILLION DOLLARS

LOSSES PAID IN SAN FRANCISCO CONFLAGRATION  
OVER SIX MILLION DOLLARS



GEO. H. TYSON GENERAL AGENT  
HERBERT FOLGER AS T. GEN. AGENT  
SAN FRANCISCO

**AUTOMOBILE—RENTS—PROFITS, USE AND OCCUPANCY—  
TOURIST FLOATER—MAIL PACKAGE—  
SPRINKLER LEAKAGE**

**AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE**

MARINE DEPARTMENT  
220 SANSOME ST., SAN FRANCISCO  
CHAS. A. HULME,  
MARINE BRANCH MANAGER





## *What An Agent Wants*

A Company whose name, everywhere a household word, is his best introduction. Prestige is a door-opener, and age and size are impressive.

Policies that are unexcelled. Big dividends. Strength and safety that need no demonstration. Unsurpassed service to policyholders the thing that makes solid patrons out of first-time customers.

The Oldest Company in America! Come with it and you will **stay** with it and it will **stay with you**.

*For terms to producing agents address*

### **The Mutual Life Insurance Company of New York**

**34 NASSAU STREET, NEW YORK CITY**

#### **CALIFORNIA**

Fully 30,000 milk cows in California were slaughtered for beef last year, because of the high cost of feed. This fact explains the tough, fatless steaks of which Californians have been complaining.

Roseville, Cal., has fourteen saloons and wholesale stimulant shops which will soon close. About \$50,000 additional taxes must be raised.

Truckee, Cal., has eighteen beer, wine and liquor shops which will close on or before July 1 "until the close of the war."

These are samples of what will take place throughout California.

#### **January Bank Clearings**

All cities gained over same month

last year, except San Diego, Stockton, San Jose and Bakersfield.

San Francisco leads with \$573,448,-586 for the month, a gain of \$130,000.

Los Angeles is second, with \$157,-382,035, a gain of over \$25,000,000.

Violent deaths in New York City in 1918 were about 5,200.

#### **Harrassment of Competitors**

The Federal Trade Commission in January ordered to "cease and desist harrassing competitors" the following: Goodridge - Call Lumber Co., Great Falls, Mont. Formal complaints were dismissed as to Santa Barbara Lumber Co., Santa Barbara, Cal.; Reliance Lumber & Timber Co., Seattle, and J. C. Starkey, Pine City, Wash.

**INCORPORATED 1861**

# The California Insurance Co.

**Cash Capital, . . . . \$400,000 00**  
**Net Surplus, . . . . 414,251 03**  
**Total Assets, . . . . 1,579,366 87**

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE:** Company's Building, 550-558 Sacramento St.  
**SAN FRANCISCO, CAL.**

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 R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;  
 MILTON HALEY, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,  
 and at the rate of "Dollar for Dollar."**

# LONDON & LANCASHIRE

## FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

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**SAM B. STOY, Manager**

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**J. P. YATES, AGENCY SUPT., Los Angeles, Cal.**

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George T. Richmond . . . . . San Francisco  
 W. W. Gilmore . . . . . San Francisco  
 Chas. A. Prevost . . . . . Los Angeles  
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## Build Your Own Business



under our direct general agency contract. Our Policies provide for:  
**DOUBLE INDEMNITY,  
 DISABILITY BENEFITS,  
 REDUCING PREMIUMS.**

See the new Low Rates.

JOHN F. ROCHE, Vice-President

### The Manhattan Life

Insurance Co. Organized 1850

66 Broadway, New York

## A GREAT BOOK

For Intelligent Business Men,

Insurance Adjusters,

Special Agents and Local Agents,

is

### WILLIAM SEXTON'S FIRE INSURANCE

EVERYTHING ABOUT IT  
 LEARNED IN FIFTY  
 YEARS' EXPERIENCE

Price \$1.50, \$1.75 and \$2.00

According to Binding

Flexible Cloth, Pegmoid or Moroccc

PAPER COVER \$1.00

For Sale by

THE COAST REVIEW  
 122 Halleck Street

San Francisco

### NEVADA

As flavoring extracts contain alcohol, the attorney general has ordered that none be sold. Housewives must make their own extracts.

### MONTANA

Butte is now called a "home nest of the I. W. W." Judging from the noise they make there are many of these American bolsheviki in Butte. But they may be like the story of the frogs — "only two found but they sounded like a million."

### IDAHO

Not long ago, at Wood River, a workman drank a large bottle of lemon extract and then stabbed a man.

### WASHINGTON

Eastern Washington wheat crop prospects are said to be excellent. There is some fear that the government will cancel its wheat-price guaranty.

### LIFE

Recently qualified for the \$200,000 section of the Mutual Life Field Club is J. W. Carey, Spokane. For the \$100,000, J. H. Cochran, C. A. Hood and Emil Schaff of Portland; C. T. Magnus and R. T. Shipley of Spokane; M. A. Tenney and A. S. Cory of Seattle; and C. A. Sweninger of Salt Lake.

During January the Chicago agency of the Mutual Life paid for \$2,000,000 new business. Great!

J. Herman Dierkes, a New York Life agent in Ohio, has been indicted on three counts, charging seditious utterances during the war. He will be tried. Coast Review mentioned his arrest some time ago.

"In the long run" the influenza epidemic will largely benefit American life insurance.



The  
Metropolitan  
Life  
Insurance Company

*Pacific Coast Head Office*

*Metropolitan Life Building*

Pine and Stockton Sts.

SAN FRANCISCO

#### AGENTS WANTED

Every advertiser in this Journal is guaranteed as worthy the confidence of Agents and Brokers. Applications for AGENCIES will be considered by the Companies or their Departmental or General Agency representatives, if a new Agency is to be established or if an old Agency is to be changed.

Write your application and state your experience, your qualifications, and about how much business you can give the Company.

Probably the field representative will call on the Applicant.

It may help the Applicant to mention the Coast Review; it won't hurt him anyway; that is, if he doesn't forget to.

#### FREE SERVICE

The Coast Review's Legal Department will freely aid

#### Agents and Policyholders.

We are not assuming to take the place of Lawyers, but will help to assure the need of

#### Expert Legal Advice.

If claim be certainly valid our Legal Department will say YES! if invalid, NO!

#### BUSINESS

Business Conditions, January issue—compliments of the Evans Companies—is an unusually interesting number. We read:

Under government control, net railroad earnings in 1918, \$748,000,000, a decrease of \$235,658,000. Before gov't control, flagman at crossing was paid \$60.66 a month; now, \$138.92 per month. The office boy's pay has been raised from \$74.75 to \$182.00. The drawbridge deckhand's pay, from \$91 to \$188.28. Hence the high cost of transportation—and living.

England is paying about \$145 a ton for ships, and the U. S. is paying as high as \$225 a ton.

A medical correspondent of the London Times intimates that 6,000,000 people have died of influenza and pneumonia in the last twelve months.

The government will probably lose one billion dollars this year because of wheat price-fixing. Wheat is now selling at \$1.50 a bushel in Argentine or 70 cents less than Uncle Sam must pay.

#### Ship-Building—Labor Costly and Inefficient

The Emergency Fleet reports that one of the best producing shipyards on the Pacific Coast shows that the average output per man is only 70 percent of that of ten years ago, and the average rate of pay 70 percent higher. Labor cost has therefore increased two and a half to three times higher than two years ago.

Slackers and increased wages are responsible. They increase the cost of living.

# Union Assurance Society Limited

OF LONDON



Founded in 1714

# Law Union & Rock Insurance Company Ltd.

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

EDWARD M. BRODIE, Branch Secy.

GEO. W. BECK, General Agent, DENVER, Colorado

SPECIAL AGENTS: N. L. Nelson, C. F. Hutchings, San Francisco;

I. P. E. Reynolds, Portland; John Perry, Spokane; C. T. Deatrick, Los Angeles

## Have You a Line

Quincy, Cal., is to have a \$100,000 courthouse.

Tacoma, Wash., is to have a \$1,000-000, hotel, on the site of the old Tacoma.

Sissons (Cal.) new hotel is nearing completion. It is of reinforced tile, with fire walls. The lobby has a mammoth fireplace.

Summerland, Cal.—The big kelp plant here is being dismantled. The owners are of opinion that the war is over and that potash can now be supplied cheaper by others.

Shafter, Cal., may have a community warehouse and elevator. Saving in grain sacks will be 25 cts. each. Formerly they cost only 8 cts.

Durham, Cal., has a new cotton gin, built by the Globe Oil Mills, affiliated with the owners of some thirty cotton gins in Imperial Valley.

New bandsaw mill at Susanville, Cal.

## Our Gold Coin and Paper

The Federal Reserve \$5 note says: "This note is redeemable in gold on demand" in the city of Washington, "or in gold or lawful money at any Federal Reserve bank." Other notes of this bank have the same stipulation.

What does "lawful money" mean? Silver coins, nickels, copper cents?

By the way, already these new issues need to be sent to the laundry.

Are our beautiful gold coins to entirely disappear from circulation?

# COAST REVIEW *INSURANCE and INVESTMENTS*

FEBRUARY

A Useful Publication

In its 48th year

## MARINE

The 4-masted schr Oakland, from Littleton for Apia, is now two months overdue and probably is a wreck in southern seas.

---

The barkentine St. James, 36 years old, from Pt. Townsend for Cape Town, is a wreck on Oono reefs. Cargo lumber. Loss \$200,000, covered.

---

Honolulu, Jan. 20.—Just 240 miles south the little str. Kestrel ran out of fuel-oil. Every thing of wood aboard was torn away and burned in the furnaces. Some \$3,000 worth of the copra cargo was burned also. Eleven days overdue the Kestrel, from Fanning Island sailed into this port.

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Bellingham, Wash. The cannery tender Uwantu encountered heavy weather ten miles south of here. She careened over a big wave into a trough on her port side, and about ten men were washed overboard and drowned. The superstructure was smashed.

---

St. schr. Carlos, bound for San Diego with pine lumber, met a heavy storm off Cape Mears, sat on her beam ends, and was relieved by the loss of half her deck cargo.

---

During the recent bolshevistic sympathy strike at Seattle many ships sailing for that port were re-routed to Portland or San Francisco.

Schr. Forester, with copra, a 4-master, is overdue at San Francisco.

## AUTOMOBILE

Automobile thieves at Stockton stole a truck and its load of sacked beans and rushed it to San Francisco, just ahead of the sheriff. Moral: insure.

## FIRE

“Chemical fire extinguishers should be refilled once a year.” The Alameda fire department offers to refill them for 10 cents each.

## GENERAL

The disguised object of state health insurance is to create thousands of jobs for needy politicians.

---

The president of Stanford University appears unaware of the fact that health insurance is supplied by private companies.

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Nietzsche says you cannot imagine a married philosopher. Bachelors approve. But there was Socrates — and Zantippe.

---

A Seattle workman, desiring a little stimulant, bought and drank a bottle of cough medicine. He then coughed up \$150, which being paper was blown about the streets, much to the crazy delight of the workman who tossed his savings to the winds.

---

Bakersfield has Grogg theaters.

---

Only sincere nations survive.



"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital  
**\$5,000,000.00**

Net Surplus  
\$8,561,968.00

Surplus as to  
Policyholders  
\$13,561,968.00



Cash Assets Now  
**\$29,833,490.58**

Losses Paid  
in 99 Years

OVER  
**\$165,000,000.00**

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

**W. H. BREEDING, General Agent**

G. E. TOWNSEND, H. DURBROW, Asst. General Agents

**Main Office, 301 California Street  
SAN FRANCISCO**

J. A. MURPHY, STATE AGENT OREGON AND WASHINGTON

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(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

# HARTFORD FIRE

Insurance Company

Chartered 1810



**FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE**

Assets, January 1, 1918, **\$34,654,101 00**

Surplus to Policyholders, **10,807,526 00**

**DIXWELL HEWITT, General Agent**

**ADAM GILLILAND, Assistant General Agent**

**438 California Street, SAN FRANCISCO**

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J. J. DENNIS, Portland, Ore.

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ROBERT E. DOLLARD, San Francisco, Cal.

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L. H. EARLE, San Francisco, Cal.

W. W. GROVE, San Francisco, Cal.

C. E. MILLER, Butte, Montana

NEIL STEWART, Spokane, Wash.

P. H. GRIFFITH, Los Angeles, Cal.

ERNEST E. PRICE, Los Angeles, Cal.

GERARD CLEMENT, Spokane

J. G. CLARKE, Butte

FEBRUARY, 1919

# The Coast Review

## INSURANCE

Subscription, \$3 a Year

In the 48th Year

Foreign, \$3.50

Volume 95

San Francisco, California, U. S. A.

Number two

Entered at San Francisco Postoffice as second-class mail matter

### GOVERNMENT OWNED TELEPHONE

#### *Being Inefficient It Is Not Satisfactory to the General Public*

The telephone in Great Britain has always been treated like a toy and as being of subsidiary importance to telegrams. So we read in *The Saturday Review* and further: In many business firms the youngest office-boy or the most imbecile member of the staff is entrusted with the duties of the telephone. It is wearisome for the ordinary subscriber to be switched on to an interminable conversation about bales of wool or even more intimate subjects. For some mysterious reason it is as difficult to get disentanglement from these confidences as it is to obtain the attention of the exchange after getting a wrong number. "Domestic servants have much to answer for. The older generation regard the use of the telephone as a kind of magic which no one should expect them to learn." "The obstruction to rural telephones is stupid and not very explicable, except on the ground of bureaucratic indolence."

These quotations we make because in Great Britain the telephone is a government institution.

A VAST increase in the number of vacant buildings will soon occur. The number of vacancies will not notably decrease for a long time. These vacancies will retard building-business to a degree serious for mechanics. New dwellings will be affected somewhat by the new conditions. In San Francisco there will be an increase of about 2,500 vacant store-buildings and factories. There will be corresponding vacancies in cities and towns and districts affected by war and other legislation. What may be the effects on fire premiums and fire losses? In other ways, in these times of unrest, the consequences of the new conditions may be grave.

# INSURANCE IN THE HIGHEST COURTS

## RECENT RULINGS

### FIRE INSURERS IN COURT

#### MAINE

*Greenlaw v. Aroostook County Patrons' Mut. Fire Ins. Co.* 105 A. Rep. 116.

#### Mutual Companies

Every person who takes insurance in a mutual fire insurance company is both an insurer and insured in view of Rev. St. c. 53, § 35, making insured persons members, and he proportionately contributes in the first instance by an assessable premium note provided for by section 36 to the assets of the company out of which he is entitled to indemnification.

#### Membership

Acceptance by mutual fire insurance company of application for insurance makes insured a member of the company.

#### Renewal of Policy

A renewal of a fire insurance policy will be construed to be subject to the terms and conditions contained in the original policy, unless otherwise expressed.

#### Time of Taking Effect of Renewal of Policy

Where plaintiff had a policy in a mutual fire insurance company and applied for a renewal thereof, he was insured from the time of the acceptance of his application, although the renewal policy had not been delivered to him.

#### Delivery of Policy

Where a contract to renew a fire policy is made, the mere want of a

policy will not prevent plaintiff from recovering for a loss after the application was accepted and before the renewal policy was delivered to him.

#### Policy as Final Contract—Preliminary Agreements

Ordinarily, a policy is to be regarded as the final contract between the parties, and the effect of its acceptance is to supersede all preliminary agreements in respect of the insurance.

#### Renewal of Policy—Duty to Accept

Unless a renewal policy substantially conforms to the application as accepted by the company, insured is not bound to take it.

#### Limitation of Liability—Subject-Matter Covered by Policy

Where a fire insurance policy provided that the liability of the company should be limited to \$3,000, regardless of the amount of and number of policies covering the same subject-matter, a policy covering farming tools, and a second policy covering the buildings, relate to different subject-matters and were not subject to the limitation.

#### By-Laws as Part of Contract

The by-laws of a mutual fire insurance company may be made part of the contract of mutual insurance, even by reference.

#### Effect of By-Laws

When the by-laws of a mutual fire insurance company and the policy issued by it conflict, if the contract is within the power of the company it prevails over the by-laws and deter-



mines the rights and liabilities of the parties.

#### **Waiver of By-Laws**

A mutual fire insurance company may waive its by-laws in whole or in part.

#### **Rights and Liabilities of Members and Insured Persons**

State statutes referring to mutual insurance companies, their by-laws, and the membership contract, define the rights and liabilities of insured as a member, but rights and liabilities as are defined by the policy only.

---

#### **WEST VIRGINIA**

*Bond v. National Fire of Hartford*, 97. S. E. Reporter 692, Feb. 1

#### **Agent's Agreement to Keep Property Insured**

An agreement between the insured and a general soliciting agent of fire companies, that the latter will keep the property of the former insured up to a certain percent of its value, and renew the same when necessary, will not avoid a policy procured by such agent without the knowledge of the insured. Such an undertaking on the part of a general insurance agent is not incompatible with his duty to his principal.

#### **Other Insurance—80 Per Cent Limitation**

A condition attached to and forming a part of a fire policy, providing that the insurer shall be liable for no greater proportion of any loss than the amount insured bears to 80 percent of the actual cash value of the property covered by the policy at the time of the loss, "nor for more than the pro-

portion which this policy bears to the total insurance thereon," impliedly authorizes the insured to take other insurance on the property, not exceeding in all 80 percent of its cash value, notwithstanding a printed condition in the policy avoiding it in the event other insurance is taken without the insurer's written consent added to or endorsed on the policy.

#### **Divisible Contract—Avoidance**

A fire policy covering different classes of property, separately valued, containing a condition or warranty relating to one class of property only, and not affecting the risk as to another, is a divisible contract, and is not avoided in its entirety because of a breach of such condition or warranty, notwithstanding a stipulation in the policy that it shall become void in toto upon a breach by the insured of any one of its conditions.

#### **Conditions of Policy—Mill Operations Discontinued**

A fire policy covering a sawmill and machinery and manufactured lumber stacked on the millyard, separately valued, containing a condition avoiding the entire policy, if the insured shall cease to operate the mill for more than 30 consecutive days, is rendered void, only so far as it affects the insurance on the mill, by failure to operate for a period longer than that specified without the written consent of the insurer.

#### **Judgment on Demurrer to Evidence—Review**

A judgment rendered upon a demurrer to evidence, where no motion was made in the court below to set aside the verdict, will not be reversed

by this court for excessiveness of the jury's verdict.

Judgment for plaintiff is affirmed.

#### KANSAS

Burns v. Alliance Co-operative Ins. Co. 176  
Pac. Rep. 985

#### **Policy Payable to Mortgagee—Forfeiture by Acts of Insured**

Where an insurance policy contains a provision that its conditions shall apply to a mortgagee in the manner expressed in such provisions, and conditions of insurance relating to such interest as shall be written thereon or attached thereto, and the attached clause, which makes the loss payable to a mortgagee, contains the words, "subject to all the terms and conditions of this policy," all the conditions of the policy are thereby made applicable to the mortgagee, and, if the rights of the owner have been forfeited by his breach of any such condition, the mortgagee is likewise precluded from recovery.

### **LIFE INSURERS IN COURT**

#### ALABAMA

Weil v. Travelers', 80 So. 348

#### **Hanging of Insured**

Despite Const. 1901, § 19, providing no conviction shall work forfeiture of estate, insurer held not liable on life policy, containing incontestable clause, where insured was executed for murder.

#### **Incontestability—Matures**

The defense that insured came to his death by execution for murder is not cut off by a clause providing for incontestability if the policy "matures"

after the expiration of two years, since such cause of death is not within the legal contemplation of the policy, and, until death of insured occurs from a cause within the legal contemplation of the policy, the policy does not mature.

#### **Absence of Insurable Interest**

In the absence of a showing that the beneficiary had an insurable interest in insured's life, transaction evidenced by a life insurance policy will be condemned as a wager and against public policy. [Reversed and remanded.]

#### KENTUCKY

Independent Life v. Evans, 172 S. W.  
R. 105

#### **Settlement—Fraud**

Evidence held to warrant a finding that an alleged settlement of a life policy with the insured while in extremis was obtained by fraud.

#### **Offer and Acceptance**

Plaintiff having a policy in defendant company for \$1,000 and being in extremis, defendant's agent went to him and obtained from him a writing reciting that plaintiff would accept \$200 in full settlement for his policy. Held, that such memorandum was but a mere proposal, and did not constitute an enforceable contract of settlement.

#### **Attempt to Defraud Insured**

The Court: The insured contracted malaria, and later consumption. Learning of this fact the company's agent visited the insured.

According to insured (Evans) and his mother, the agent (Keane) began to ingratiate himself into their confidence by recounting his old friendship with the elder Evans and the fact that his religious faith was the same as the Evans'. Then, at his request, Allen Evans went into another room with him for a private conversation. Keane told him he had come to see about

the insurance, and first offered a return of the premiums with 6 percent interest. This being refused, he told him the company was canceling all of its policies, and was preparing to quit business in the state, and suggested that, if Evans knew as much about the company as he (Keane) did, he would accept the proposition. He finally offered to pay \$200 for a cancellation of the policy.

Keane says the conversation with reference to old friendship and religious affinity did not occur until after his \$200 offer was accepted. He admits that the company was not canceling any policies, and was making no preparation to quit the state; says it was solvent, and that he knew of no reason why one should be willing to accept less than its contract obligation in order to secure a present settlement with it. But he denies making any such representations about the company.

The \$200 was never paid, nor was the policy ever surrendered or canceled in fact. The company relies upon the written agreement signed by insured as its cancellation. Keane testifies that the next morning he returned to the house with the money and tendered it to Allen Evans, but he would not accept it, and said that he had been advised by his father and physician not to surrender the policy.

The action is in equity, and such conflict as there was in the evidence was passed upon by the trial judge. His finding is supported by the weight of the evidence, and we will not disturb the judgment for the insured which sets aside the writing.

In view of the young man's physical condition, and the fact that the company would soon have to pay the policy in full, and the further fact that the purpose of Keane's visit was to secure a cancellation of it in behalf of the company, it is unreasonable to believe that the young man would have signed a writing for \$200, whereby he surrendered an almost immediate right to \$1,000, unless he was overreached and put in fear, particularly if he was as strong mentally as Keane would have us believe.

Keane must have shaken the insured's faith in the solvency of the company, as

testified to by the insured, in order to gain his consent to take one-fifth of the amount due him under the contract, and which all concerned realized was soon to accrue.

More than this, the writing signed by the boy is nothing more than a proposal. Certain it is the money was never paid, nor did the company get possession of the policy nor an actual cancellation. The writing itself does not amount to a contract, and the evidence is not convincing enough to put it in that category.

---

## LEGAL

### MORTGAGEE AND VACANCY

Where fire policy provided that it should become void if the premises became vacant, and as required by the Maine standard form, that if loss were payable to a mortgagee, no act of any other person should affect the right of such mortgagee in case of loss, the insurance continues as to the mortgagee notwithstanding vacancy caused by the owner and mortgagor.—*State v. McDonald*, 104 A. 849.

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### KICK BY VICIOUS MULE

Where indemnity policy exempted liability for injury from vicious animals, and injured blacksmith recovered against the insured for kick from mule, upon the finding that the mule was vicious, the judgment was *res judicata* as between the insured and the insurer; the insurer having been made a party by the service of notice of the action, though it refused to participate in the trial.—*Edinger & Co. v. Southwestern Surety Ins. Co.*, 206 S. W. 465.

2 Are not all mules vicious?

---

### LABOR UNION'S REPUDIATION

Member was long in arrears for dues. Under threats of suspension he paid all back dues. These payments were accepted. Member thereafter died. Union refused to pay widow the benefits due her. Defense was that her husband had been for a long time behind in payments. Court upheld widow's suit. 169 N. W. 876.



## LEGAL POINTS

## REAL ESTATE BROKER

Where agent for sale of farm employed another firm as agent, which sold the farm at price in excess of minimum demand, pocketing the difference, the seller, by a cross-complaint for such difference, ratified the appointment and the sale, so that there was a privity of contract with the selling agent, which entitled the owner to recover, as the real party in interest, such difference. *Burt & Carlquist Co. v. Marks*, 177 P. 224.

## LOCOMOTIVE SPARKS

If a railroad company equips its locomotives with spark arresters, as required by Ky. St., and operates them with due care, it will not be liable for damages occasioned by fires set from sparks.

In an action by insurer against a railroad to recover for a loss paid by it on the house of an insured destroyed by fire from defendant's locomotives, evidence that insured had recovered from defendant an excess of the value of the property destroyed above the amount of insurance was properly excluded as incompetent.—*Hartford v. C., N. O. & T. P. Ry.* 206 S. W. 628.

## MADE THE INSURANCE VALID

Where insurer treated the first annual premium note as in existence and demanded payment thereof after its maturity, it could not claim that the policy had been forfeited on account of nonpayment of the note at maturity.—*Schumacher v. North American*, 169 N. W. 526.

## NO LIABILITY IF AUTOMOBILE OVERTURNED

Limitation in accident policy of liability in case of death from overturning of automobile, unless the accident was caused by the automobile being struck by a train or car or another automobile, should be construed strictly against the insurer.—*Ward v. Interstate Business Men's Acc. Ass'n*, 169 N. W. 451.

## PROOFS

The mere act of furnishing oral information to adjuster as to fact of fire, with a written list of goods alleged to have been destroyed, would not, without more, dispense with policy stipulations as to proofs of loss.

Adjuster can not dispense with proof by entering his verbal waiver. Agent's statement that company refused to pay loss amounted to a waiver.

## OTHER COMPANY

Where insured had previously applied to another company and paid premiums, its policy was consummated upon its issuance, under Civ. Code 1910, though remaining with insurer's agent, and though insured did not in fact know of its issuance.—*Williams v. Atlas Assur. Co., Limited*, of London, England, 97 S. E. 91.

## NOT REPAIRS

Cleaning off paint preparatory to repainting is not "repairs," meaning restoration to a sound state after decay, injury, dilapidation, or partial destruction, within an elevator liability policy, excepting from general liability injury in making repairs while the elevator is being used.—*Finding v. Ocean Accident & Guarantee Corporation*, 177 P. 142.

## OWNERSHIP

If insurer's agent was notified by insured that he had title to only half the insured property, insurer cannot defend action on policy on ground that there was a statement in the policy that insured was the sole owner.—*Giffey v. Arizona Fire Ins. Co.*, 206 S. W. 402.

## CLASSIFICATION

Term "classification of risks" in insurance practice relates, not to perils insured against nor amount to be paid, but in fire insurance to the nature and situation of the articles insured, and in accident insurance to the occupation of the applicant.—*Hopkins v. Connecticut General Life Ins. Co.*, 121 N. E. 465, 225 N. Y. 76.

**FIRE****Coast Review Protective Association**

Fairbanks, Alaska, Feb. 6.—Business district had a fire today destroying nineteen or more buildings. This is the first serious fire since the conflagration in 1906.

The fire swept the same ground as thirteen years ago.

Defective basement's furnace caused the fire. Weather was extremely cold.

Butte, Mont., Feb. 7.—All firemen have been dismissed, as they refuse to accept city warrants and there is no money to pay them.

Butte, Mont., Feb. 19.—Strikers set fire to the surface workings of the North Butte Mining Co.

Seattle, Feb. 6.—The Tokyo house was burned this morning.

Gold Beach, Or., Feb. 4.—This county seat was partly burned down today. Loss about \$70,000. Originated in the Bischell hotel, and extended to bank and several stores.

San Francisco, Feb. 5.—Home of Mrs. Eugene Fritz, 101 Frederick, damaged by fire; 3 story frame; flames reached attic and damaged tapestries and paintings collected in Europe; three alarms turned in; as house is on a rather steep hill the firemen had some difficulty in using fire ladders. Loss about \$15,000.

**\$200,000 MILL FIRE**

Raymond, Wash., Feb. 4.—The mill of the Raymond Lumber Company has been destroyed by fire, believed to have been caused by a short circuit.

**APARTMENT HOUSES**

At 1357-73 Clay st., San Francisco, Feb. 12, two upper floors; started from gas stove. Damage by fire and water, \$20,000. These apartments are the Claycrest and the Harrisonia, between Jones and Leavenworth sts.

Apartment house at 1055-59 Broadway, S. F. partly destroyed by fire Feb. 13.

**RELEASED**

Albany, Cal., Feb. 4.—Thomas Finley

was accused of setting fire to his house, but the case was dismissed today. D. L. Jungck, insurance agent, testified that Finley did not know he was insured. A dishpan found in the basement had been said to contain gasoline, but in court today it was found full of old holes.

**INCENDIARY**

Exeter, Cal., Jan. 29.—Packing house of Consolidated Orchard Co. burned today; loss \$18,000. Origin incendiary.

Los Gatos, Jan. 31.—One of the two fires Wednesday night was incendiary, in opinion of Dept. Sheriff Paul Arnerich. This was the fire in the millinery store of (Mrs.) A. G. Williams. The other fire was in rear of Briggs & Bell grocery, thought accidental.

**Sudden Death**

Vice President W. J. Mackay of the Springfield F. & M. Ins. Co. died suddenly in the office of the company at Springfield, February 15.

**Death of W. S. Berdan**

Last night (Monday, February 3) W. S. Berdan of General Agents Berdan & Osborn of the North British passed away. He had been ill for some months and was recently given a six months leave of absence. His death was not unexpected.

Mr. Berdan's widow is a daughter of Tom C. Grant.

The deceased began business life as a clerk in a bank at Chehalis, Wash. He did special agency work for the North British and was taken to New York when the company gave up its Pacific Coast department.

Olympia.—A senate bill provides for a state rating commission or board of three members, the insurance commission to be ex-officio chairman, and the governor to appoint two members. More jobs, you see.

Seattle's union firemen appear not to have struck for a dollar an hour for the shipyard laborers and sweepers.

The Fire Association gained over a million in assets last year.

**FIREMAN'S FUND INSURANCE CO**

—  
**Now Has in Round Numbers \$18,000,-  
 000 Assets, a Large Gain—Good  
 Gains in Reserve and Surplus Also—  
 A Prosperous Year**

After paying fire and marine losses, commissions and brokerage, handsome dividends, increased taxes and all other expenditures, the 1918 income of the Fireman's Fund Insurance Company of San Francisco had a balance of income amounting to \$851,428.

The unearned premium reserve was increased \$910,128, and the surplus gained \$285,183.

The gain in assets was \$1,219,980.

The gain in fire premiums was \$1,419,104. Losses paid to premiums earned were less than 50 percent. Total fire and marine premiums were about a half million more than taxes, commissions, brokerage and all other expenditures. Other income was \$663,213. A good underwriting profit was made.

Since 1880 every fifth year record of the Fireman's Fund shows gains in assets and reserve, and also a gain in surplus except in 1910. In thirty-nine years the assets have increased from \$741,487 to \$17,939,822, and the premium reserve has increased from \$244,603 to \$8,575,419. This is a very remarkable record of growth.

The French originated use and occupancy insurance. Coast Review of 30 years ago gives a long account of chomage insurance in France.

The Scottish Metropolitan will write marine risks.

**Fireman's Fund Notes**

The stockholders of the company held their annual meeting on February 4th, at which the following directors were elected: Wm. J. Dutton, J. B. Levison, George A. Newhall, Frank B. Anderson, J. C. Coleman, Henry Rosenfeld, F. W. Van Sicklen, Vanderlynn Stow, Arthur A. Smith, Charles P. Eells and Edward L. Eyre.

Several of the Pacific Coast field men called to the head office by President Levison for the annual meeting and conference February 10th arrived in San Francisco February 4th, to attend the annual meeting of the Fire Underwriters' Association of the Pacific. Among these were General Agent Frank G. Taylor of Seattle, General Agent Frank G. White of Denver, and Special Agents S. D. Hooper of Spokane, Ray C. Culver of Helena, H. B. Tickner of Portland, and Frank L. Emerick of Seattle.

The rapid growth of the Fireman's Fund in the past few years was shown by the fact that its representatives who were present at the annual banquet of the Fire Underwriters' Association of the Pacific on February 5th numbered 39, occupying 4 tables. In former years only 2 tables have been reserved at these banquets for the company representatives. This number also included a few representatives of the Home F. & M.

**Answers**

V. D. R. — The Superior is the new name of the Humboldt Fire. Companies with German names or possible German names, in this country, changed them last year. The Superior is a company that does not contribute to the maintenance of underwriters' rating boards. But it cuts their rates, not usually with good judgment, for its underwriting profits are small or nothing.

Best's Report, an authority, says: "Business written is large in proportion to its capital."

A. L. S.—The Northwestern Mutual Fire claimed \$1,000,000 assets on October 1, and \$344,318 surplus.



# FIREMAN'S FUND INSURANCE COMPANY

SAN FRANCISCO, : CALIFORNIA



THE HOME OF SERVICE

## OFFICERS

J. B. LEVISON, President

VANDERLYNN STOW, Vice President

F. C. WHITE, Asst. Secretary

C. C. WRIGHT, Asst. Secretary

H. P. BLANCHARD, Secretary

JOHN S. FRENCH, Asst. Secretary

A. W. FOLLANSBEE, Jr., Marine Sec'y

T. M. GARDINER, Treasurer

## STATEMENT DECEMBER 31, 1918

### ASSETS

Bonds and Stocks . . . . .	\$9,290,635.96
Real Estate . . . . .	421,500
Loans on Mortgages . . . . .	1,991,250.00
Loans on Collaterals . . . . .	190,675.00
Cash in Bank and Company's Offices . . . . .	2,354,190.14
Premiums in Course of Collection . . . . .	3,020,319.20
Premium Notes . . . . .	182,204.36
Re-Insurance Recoverable on Paid Losses . . . . .	351,459.76
All Other Assets . . . . .	137,588.16
<b>Total Assets . . . . .</b>	<b>\$17,939,822.58</b>

### LIABILITIES

Losses in Process of Adjustment . . . . .	\$2,849,039.90
Reserve for Unearned Premiums . . . . .	8,575,419.84
All Other Claims and Demands . . . . .	923,254.79
Reserve for January Dividends . . . . .	75,000.00
Capital Paid in Cash . . . . .	1,500,000.00
<b>SURPLUS . . . . .</b>	<b>4,017,108.05</b>
<b>Total Liabilities . . . . .</b>	<b>\$17,939,822.58</b>

### INCOME

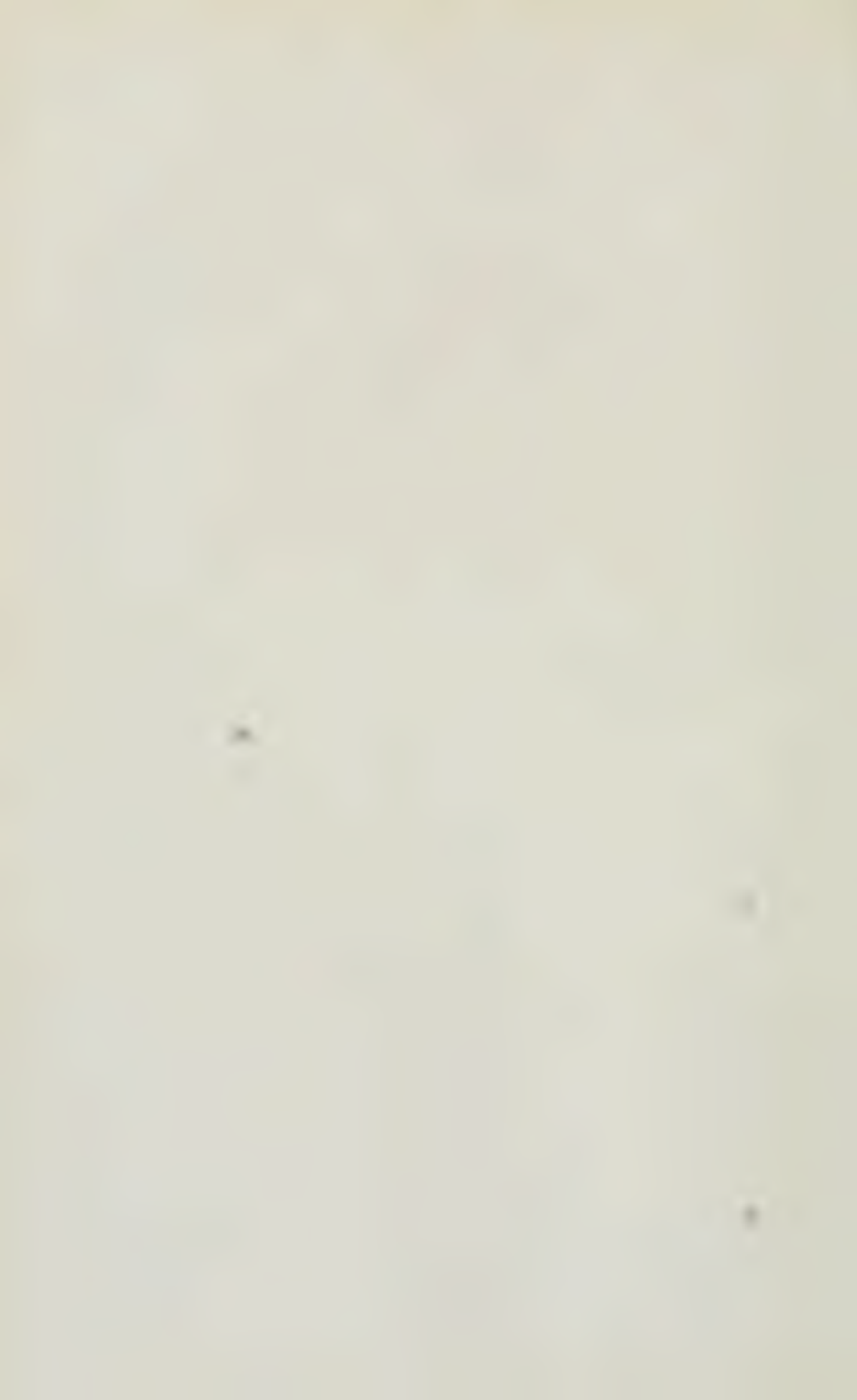
Net Premiums . . . . .	\$13,646,647.57
Interest, Dividends, Rents . . . . .	661,144.77
All Other Income . . . . .	2,099.00
	<hr/>
	\$14,309,891.34

### EXPENDITURES

Net Losses Paid . . . . .	\$8,230,242.82
Dividends . . . . .	300,000.00
Commission and Brokerage . . . . .	2,325,684.98
Taxes and All Other Expenditures . . . . .	2,602,535.29
	<hr/>
	\$13,458,463.09

## COMPARATIVE STATEMENT

Jan. 1st	Assets	Reserve	Surplus
1880 . . . . .	\$ 741,487.72	\$ 214,603.64	\$ 153,172.13
1890 . . . . .	2,431,717.79	797,618.97	484,438.25
1900 . . . . .	3,884,381.08	1,316,823.19	1,312,720.64
1910 . . . . .	7,431,401.75	3,130,066.25	2,014,856.91
1918 . . . . .	16,719,842.62	7,665,291.91	3,831,924.74
1919 . . . . .	17,939,822.58	8,575,419.84	4,017,108.05



## COAST INSURANCE HISTORY

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The recent death of A. C. Widber, city treasurer of San Francisco when James Phelan was mayor, reminds us of the Widber deficit of \$117,000, and the annual "hefting" of the bags of gold to determine the amount on hand. The bags weighed the required amount, and the treasurer's report was approved. But the city treasurer "nut" had taken out gold and replaced the coin with iron nuts. The innocent hefters were deceived.

The insurer was at first inclined to deny any liability. The mayor threatened dire things. There was some doubt as to the legal liability, under a strict reading of the policy; for the city authorities had not "counted" the money. After a time, as advised by the Coast Review, the insurer, the Fidelity & Deposit, paid the city's claim, amounting, with interest, to \$100,816. This large check was photographed and photographed, and was printed in papers and circulars by the insurer, the Fidelity & Deposit Co.

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### 1852

The Liverpool & London & Globe established a department in San Francisco. We have no evidence of any other company preceding it.

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### 1870

Harry Roff, of Roff & Decker, San Francisco, entered the service of the Home of New York in Oakland on May 7, 1870. Next May he will have been in the service of the company forty-nine years.

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### 1893

H. R. Burke entered the service of the Pacific department of the Royal Insurance Company, as special agent in the Northwest, under E. W. Carpenter, then manager in this field. Mr. Burke had previously been a local agent at Seattle. He has always been noted as a business getter. Mr. Burke is now assistant manager of the

Pacific department of the Royal and the Queen, under Manager Rolla V. Watt.

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### 1874

The California Ins. Co. had offices at 318 California st., in its own building. Z. Crowell was secretary.

The Home Mutual of San Francisco had offices at 15 Merchants Exchange. Charles R. Story was secretary. This company is now the Home Fire & Marine Ins. Co.

The Fireman's Fund Ins. Co. had offices in its own building at the southwest corner of California and Sansome sts., where it now has a handsome modern building. George D. Dornin was then secretary.

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Five Coast insurance men, not including local agents or brokers, have committed suicide. Four were fire men, one was a life man. Another fire man, well known, probably killed himself.

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Five well known Coast insurance men lost their minds.

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Two San Francisco insurance men lost their eyesight.

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Two San Francisco insurance men were accidentally killed.

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Answering the charges of Chairman Hurley of the U. S. Ship. Board that marine insurance rates are excessive and discriminating against American shipping. President McGee of the National Board of Marine Underwriters makes emphatic denial. Rates are as low or lower than before the war. Hurley wants the government to insure ships and cargoes—the cream. Does that mean for the private insurers to continue insuring undesirable wooden ships, etc.?

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"A life insurance policy often gives needed credit."

"The life policy makes a man a capitalist and makes him feel like it."

"Physicians say the influenza epidemic will break out again this fall."



## GENERAL

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**Story of the Ill-Fated Canadian Schooner  
Janet Carruthers**

Six members of the crew of the Carruthers, a donkeyman, messboy, a seaman and three apprentices from the Merchant Marine Training Station in West Seattle, who attempted to reach shore, lost their lives when the ship's boat which they lowered fifteen minutes after the schooner stranded, was capsized in the boiling surf.

"Not a man aboard the Janet Carruthers expected to reach shore alive so serious was our predicament," said F. Sears, second officer of the vessel, as reported in the Seattle Times.

"We had been battling with a terrific storm for many hours and as our long recorded 110 miles we believed we were off Cape Disappointment, which is at the mouth of the Columbia River.

"The Carruthers was swept on the beach at 6 o'clock last Wednesday night, and as it was very dark and our position seemed extremely dangerous, we immediately sent up a number of rockets in an effort to attract the attention of the keeper of the lighthouse. It was comparatively calm on the lee side of the Carruthers and six of the men immediately lowered a lifeboat and climbing into it started for shore. A few minutes after they left the ship the gale shifted and the men were soon battling with enormous waves which carried them into the surf and capsized their boat. All were lost in the foaming seas and although we searched the beach for miles after getting ashore, not a single body had been recovered when we left Aberdeen.

**Built Bonfire on Deck**

"During Wednesday night we built a huge bonfire on the after deck of the Carruthers, feeding the flames with distillate, kerosene, wood and old rags. The ship had settled

and was receiving a bad pounding, but at that time there were no signs of her breaking up. We kindled the fire in one of the ship's ventilators, which we detached from its fastenings. By using much distillate and kerosene, we kept the fire burning all night, but were unable to summon aid. Our only hope seemed to be that the lighthouse keeper at Westport would see the fire and telephone the lifesaving station on Grays Harbor, but as we afterwards learned, the wires were down and he was unable to get in touch with the crew.

"After being on the doomed vessel for twenty hours the storm abated and we were able to reach shore in the ship's boats, every man of us wet to the skin and completely exhausted from our trying experience."

H. P. Troland, Engineer of the Carruthers, said that the engines of the vessel were not powerful enough for her size and were responsible for the disaster. He said they were of 320 horsepower but not enough to make any headway in a gale.

After lying idle in Seattle harbor three months, the Janet Carruthers sailed at 4 p. m., January 14. She had loaded 400,000 feet of lumber in Tacoma for Kobe and was bound for Portland to complete her cargo. The vessel's shipments included timbers for use in shipbuilding in Japan. The Janet Carruthers anchored in Port Townsend on her way to sea and left there Wednesday morning January 15. After being off Cape Flattery a short time, the vessel put back on account of heavy weather and anchored in Neah Bay. On January 20, the vessel resumed her voyage and for the first six hours had fine weather. Then a roaring southwest gale came up which resulted in the disaster.

The Janet Carruthers is a total loss according to the officers of the vessel who arrived here yesterday. Her upperworks are badly damaged and she has broken in two. There is a possibility of saving the engines and cargo. The schooner was built in British Columbia and was owned by Elwell & Co. of New York. She was under charter to Balfour, Guthrie & Co. for the voyage to Japan.

### 8 Cents Per Mile

The upkeep and depreciation (to junk) of an automobile averages 8 cents per mile traveled.

### Small California Forest Fire Loss

The national forests supervisor reports the area burned over in the national forests of California was only half that of the previous year. The educational care campaign is credited with this reduction. The cost of fighting fires was only \$2,370.

### Did Fire Losses Decrease?

Paris, Monday, Jan. 27.—There is a match shortage in France. In some towns it is so acute that fires are kept burning continually that people may obtain fire brands. Usually disabled wounded soldiers are placed in charge of these brazieres and they have received the official title of "fire-keepers." They are paid by the towns employing them.

### Government Is Not in the Insurance Business

It is not strictly correct to refer to the special protection of war measures as government insurance. The government at Washington is not engaged in the insurance business. As war measures, to make necessary business possible and to encourage recruiting and meet serious objections to the selective draft, the government has guaranteed shippers and ship-owners against loss and has assumed all the war losses of its navy and army personnel, and has provided all personal and property indemnity which the regular companies were unable to offer

because of the great hazards of combat.

There is no probability that the government at Washington will engage in the insurance business, as a monopoly or as a competitor. But there is a possibility. The bureaucrats want to extend their authority and to increase their numbers, and these insurance measures afford a pretext and an opportunity. Measures for prolongation and extension of the present substitute guaranties have been framed, and have the support of politicians and labor leaders.

### High Average Tax Payment

In the coming fiscal year the average tax per capita for the support of the national government will be \$60, or, say, \$240 per income-receiver.

Adding state, county and municipal taxes, the average will be about \$120 per capita or \$480 per income-receiver.

This high tax rate is a great burden on enterprise of every kind and on all consumers. Virtually all taxes are paid by consumers.

"All arrangements contingent upon strikes, accidents or other causes beyond our control," so reads the letter head of an American manufacturing company. Strikes and riots are too common and will increase.

Burglars, hold-up men and ugly people favored the wearing of the mask while there was a single case of reported flu.

The influenza epidemic made inroads on life insurance surplus.

## LIFE

## Western States

## Death Claims Increase About 175 Per Cent

This company reported a year ago \$14,500 death claims with uncompleted proof.

This year this item of liability is \$78,930.

The net surplus a year ago was \$1,137,820. It is now \$1,120,149, a loss of nearly \$18,000. Adding the judgment (if) received from the Briggs estate, say \$52,000, the year's net loss appears to have been \$70,000.

Death claims were very heavy, being an increase of about 175 percent.

New business written was \$4,553,667, but the net increase was only \$720,826, a fact which indicates a very large increase in lapses and surrenders. New business was little more than half what it was in 1917.

The internal troubles have had a bad effect on this promotion company.

Policy loans increased about 20 percent.

There was a small increase in policies and insurance in force.

The total of \$301,313 was almost equal to that of the eight previous years. In 1917 the total was only \$109,838.

Had this company written its usual amount of business the deaths from influenza might have necessitated an assessment on the stockholders or a reduction of the capital.

The Bankers Life Bulletin of Feb. 14 begins an interesting account of the company's Golden West school of instruction in San Francisco. One speaker said: "I always have a man sign a note and the application at the same time." And: "I always stay away from arguments because arguments are the pitfalls on the road to success."—On the Pacific Coast last year 1,060 insured cars were stolen. All but 173 were recovered. Thieves preferred Fords and Buicks. Only 73 stealers of insured machines were caught.

## SOLICITOR WHO CONNIVES

Although a solicitor for an application for a life policy must be considered as the agent

of the company, under Comp. Laws 1915, his knowledge that insured falsely represented that he had never been rejected by another company will not be imputed to defendant when he connived with insured to mislead the company.—*Kane v. Detroit Life Ins. Co.*, 170 N. W. 35.

## Mutual Life of New York Death Claims

## Insurance Men in the List

In the quarter ending November 30 the Mutual Life of New York paid death claims: Alaska 1, Arizona 2, California 70, Colorado 26, Hawaii 1, Idaho 2, Montana 16, Nevada 4, New Mexico 13, Oregon 20, Utah 13, Washington 20, Wyoming 3.

The largest claim in the Pacific West was \$50,230, on the life of David J. Guggenheim, San Francisco, the next largest, Thomas Kearns, Salt Lake, \$50,000.

Other claims were: Emanuel M. Wolf, lawyer and ex-insurance commissioner, San Francisco, \$5,000; John Bruckman, insurance broker, \$5,000; Charles Towe, fire marshal, San Francisco, \$5,555.

Dr. Ira E. Brown \$10,090, and Harold F. Maxson, \$10,024, both of Los Angeles; Wm. L. Oliver, \$5,860, and Burt L. Worthen, \$10,055, both of Oakland.

Wm. Thomas, laborer, Chico, Cal., \$5,811; James F. Donlon, Oxnard, \$10,000; Simon Levi, San Diego, \$22,563; Job P. Toombs, insurance, Denver, \$5,033; Ralph E. Logan, Stevensville, Mont., farmer, \$15,143.

Frank McLee, banker, Reno, \$10,024; Edith Southward, housewife, \$20,179, Winnemucca, Nev.

Gottlieb A. E. Muecke, Portland, \$10,612; Dietrich Hamm, Seattle, \$10,108, and John L. Green, farmer, Spokane, \$11,261; Gustav Rosenthal, Olympia, \$10,435; and many others.

Total death claims paid to date, \$627,723,919; total matured endowments paid to date, \$175,118,488.

Ex-President Roosevelt carried \$85,000 life insurance. It was the ready money of his \$500,000 estate.



## SELLING LIFE INSURANCE

### "I Am Not Interested"

It is not always an easy matter to break down the guard of the man who says to you abruptly: "Your proposition does not interest me." One of our managers suggests that this situation can best be handled by the agent by asking: "Why?" Then if the prospect says: "Just because I don't like it," again ask "Why?"—and keep on asking until he answers or raises objections against life insurance—the more, the better. Let him finish; urge him on; then say: "But I thought you were not interested, and here you know more about it than I do, except for the fact that you were ill-advised. I have about five minutes that I can spare, and I would like to explain away these objections, for you don't want to remain under the impression that you are right when you are wrong."—Points.

### Keep in Touch with Your Clients

Find reasonable excuses for calling on the men you have insured. Regard them as your policyholders.

Have they had additions to the family, by birth or by marriage?

Is there reason for taking out more insurance?

Has the insured married again?

Is he sending a son to college?

Has he just recovered from a serious illness?

Has the beneficiary died?

Perhaps the policyholder now has reasons to change his beneficiary to one more dependent.

Perhaps loss of dependable income inclines him to take out more insurance.

Perhaps increase of income and the bother of investment with a declining market inclines the policyholder to put the income-gain in life insurance.

Keep in touch with your policyholders. Always remember their names, address them by name, bow to them as you pass and utter the name. Read the papers, glance at the commercial, marriage and death columns, and you will sometimes gain information which you can put to good use.—Coast Review.

### The Essence of Salesmanship

You have for sale the one thing that every man needs. Make your prospective customer want that thing. That is the essential element of all salesmanship. Before you can make another man want life insurance you must first know the value of it yourself. You must also know why your prospect needs it, and must be able to show him. Hence the necessity of knowing first all about himself, his dependents, his probable income, the nature of his business—in short, you must know his circumstances as you know those of your own brother or intimate friend. Then you can make him want your policy and the rest is easy.—Mutual Life Points.

### Learn to Smile Pleasantly

There are two kinds of smiles. One is natural, from the heart; the other is artificial, from the brain. The first is spontaneous and therefore "warm." The second is forced and therefore "cold."

Learn to smile agreeably, with the eyes as well as the lips. Smile as if you were about to tell good news.

Agents are like soldiers in many ways. Both try to do their duty the best they know how, but both like to secure a commission.

It is not the salesman who does the most talking who is most successful, but the man who tells his story and knows when to stop.

More life insurance sales have been spoiled by tiring out the prospect than by telling too little of the contract under discussion.

The persevering life insurance salesman does not dream success—he feels it and seeks more worlds to conquer.—The Manhattan.

"Write your name here" is preferable to "Sign your name here" when presenting the dotted line to the prospect. This sounds like a mere play on words but the very idea of "signing" anything gives some people stage fright—an aversion which the salesman can easily and profitably cater for.—Points.

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**POMPEII**

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***Shaken, Burned, Buried in Ashes, a Tenth of the Population Killed;  
Now a Show Place***

Five hundred years before Julius Caesar, the little city of Pompeii (Pom-pay-yi), in the shadow of Vesuvius, was an independent political entity, with Greek artistic and architectural influences predominating. The city and surrounding Campania did not become a Roman colony until in recent times before the great catastrophe. The founders were Oscans, of the Latin stock, but their civilization was Greek.

Vesuvius was considered an extinct volcano. No one suspected the awful eruption which overwhelmed Pompeii (the city of the Pompeys) in 79 A. D. There was, however, a violent earthquake sixteen years before. The damaged city was quickly rebuilt. The top of the volcano was blown off. Pumice stones about an inch in diameter fell on the doomed city to the depth of nine feet, followed by a shower of volcanic dust to the depth of six feet. Pompeii was literally buried in fifteen feet of pumice and rain-absorbed dust. The storm appears to have continued about fourteen hours. Of the population of 20,000, those who perished numbered 2,000. Other smaller cities were likewise buried in mud and pumice stone.

Pompeian excavations have uncovered much of the Roman city of 1800 years ago; but there remains excavation work for 80 years.

There was no insurance, but the rulers and the rich were generous to the survivors.

It is a curious fact that in the Oscan language "pomp" means five. B's are convertible into v's and p's into f's, in human speech, in time and in places. Today in Germany, among lower classes, five is pronounced funf and funf. Perhaps the Oscans and the Germans were related in prehistoric times.

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NEXT to War, the greatest sport in the world is Money-Making. These sports are about equally hazardous.

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"LIFE is made up, not of great sacrifices or duties, but of little things in which smiles and kindnesses and small obligations, given habitually, are what win and preserve the heart and secure comfort."—Sir Humphrey Davy.

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A DEPARTED San Francisco manager used to say, "Why should I go to his funeral? he wouldn't go to mine."

### Book Values

Too much stress is sometimes laid upon book value of stocks. It is interesting to compare two companies in this regard to show how little book values may mean.

One is an old established oil company with a continuous record of success for the last 50 years. Its properties were acquired when the purchasing power of money was much higher than at present, and, in addition, large amounts have since been written off for depreciation. Land values have increased to such an extent as to make the sites upon which its refineries are located worth as much as entire plant account in the balance sheet.

The other is a company which was put together at a time of great prosperity in the industry. Its stock was issued for property at a valuation based on its earnings in a period of prosperity. While earnings have been returned to property account, these represent, in part, improvements to properties made with dollars of depreciated purchasing power.

The market value of the first stock is considerably in excess of its book value, reflecting the opinion of investors as to its worth, while market value of the second stock is at a large discount.—The Wall Street Journal Straws.

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### \$200,000,000 Loss

Under government control the railroads lost 200 million dollars last year, despite a 30 percent average increase in fares and freight rates and abolition of excursion and week-end rates. The people must pay. The savings are

nominal; and some loss of business was caused by these alleged savings.

Some part of the great loss was no doubt due to the discontinuance of advertising and the decreasing courtesy of the railroad employees who no longer fear dismissal nor hope for high promotion.

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### Two Dishonest Local Agents

They were "smart" and "slick"—J. E. Strohm and Fred W. Stone of Decatur, Ill. The companies (the Sun and others), following the usual custom, allowed these agents were authorized to adjust small fire losses. Then came discovery. They settled the loss of a woman claimant for \$17.45, and forged her name to a proof of loss, collected \$91.05, and were detected. In court the two locals pleaded guilty and were sentenced to one year in jail.

The accused said they were following a custom of local agents—merely charging the companies for the expenses of adjusting; but the court said he did not believe them. Further investigations indicate that these dishonest locals had fraudulently collected from the companies as much as \$10,000.

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A great American editor used to frequently say and write—"History repeats itself." Which is much the same as the philosopher's saying that human events, like all nature, move in circles.

What happened before will happen again

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If you do not read regularly your language will deteriorate.



**PACIFIC MUTUAL LIFE INS. CO.**

—  
**Now a 45-Millionaire, with Over 208  
Millions of Life Insurance in Force—  
Large Gains in New Business,  
Amount in Force and in Assets**

This old California company celebrated its Jubilee Year in 1918 and enters 1919 with increased assets and outstanding insurance. The new life insurance issued (\$36,957,884) was the largest in the Pacific Mutual's history. The company has entered the 200-millionaire class in amount of outstanding life insurance, by the large gain of \$22,689,061. The \$9,389,371 gain in new business was at the rate of nearly \$900,000 a month.

The \$5,133,303 paid policyholders was at the rate of \$17,111 per working-day. The gain in assets was at the rate of \$11,213 per working-day.

The total cash income was \$12,149,531, a gain of nearly a million. This income, eliminating holidays and Sundays, was at the daily rate of more than \$40,000.

These figures we cite as evidence that the company is one of the great successful financial institutions of the country.

The favorable normal death rate of 55 percent actual to the expected rate was less than in the previous year, but there were in addition, war and influenza claims, estimated at 49.6 percent. These two rates bring the actual death rate up to a percentage slightly in excess of the expected or average (tabular) rate. Compared with some other companies' influenza experience, the Pacific Mutual has been quite fortunate.

The surplus, assigned and unassigned, in addition to capital, remains in excess of \$4,000,000. Security for the policyholders is first class.

The average rate of interest earned on total invested funds is 6.15 percent.

Over half the assets total is invested in loans on real estate, the loans not exceeding the statutory percentage of appraised value.

The Pacific Mutual has an accident insurance department, which maintains its good record year after year.

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**Pacific Mutual Organizes a Health Conservation Department**

A health conservation department, which will no doubt be of great service to the company's policyholders, has been organized by the Pacific Mutual Life Insurance Company of California. The work will be conducted by correspondence. Policyholders are invited to ask questions pertaining to disease prevention and sanitation.

The department is not intended to supplant in the least the employment of physicians. The work will be educational and the advice to inquiring policyholders will be based on the company's many years of health data. The new department was suggested by the recent epidemic of influenza.

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Government conversion rates for our fighters' insurance is a little more per thousand of ordinary insurance than the stipulated premium rates of the assessment association and premium loan companies twenty-five or thirty years ago. For example, \$1.29 monthly at age 25.

# The Pacific Mutual Life Insurance Company

OF CALIFORNIA

## RESULTS FOR 1918 --- FIFTY-FIRST YEAR

New Life Insurance Issued (Paid-for Basis) . . . . .	\$ 36,957,884.00
Total Life Insurance in Force, December 31, 1918 . . . . .	208,647,520.00
Gain in Life Insurance in Force . . . . .	22,689,061.00
Total Cash Income . . . . .	12,149,530.62
Gain in Cash Income over 1917 . . . . .	956,680.80
Total Paid Policyholders . . . . .	5,133,303.47
Grand Total Paid Policyholders since Organization . . . . .	58,356,033.73
Surplus, Assigned and Unassigned (Exclusive of capital) . . . . .	4,039,328.50
Gain in Admitted Assets . . . . .	3,363,912.33
Gain in Reserves . . . . .	3,400,231.44
Premium Income, Accident Department . . . . .	2,042,122.11

## BALANCE SHEET, DECEMBER 31, 1918

ASSETS		LIABILITIES	
<b>Loans on Real Estate</b> . . . . .	\$23,247,571 16	<b>Reserves on Policies</b> . . . . .	\$38,744,783 53
Amount of Loan does not exceed the statutory percentage of appraised value.		<b>Claims in Process of Adjustment</b>	795,210 22
<b>Loans on Approved Collateral</b> . . . . .	3,342,645 76	<b>Premiums and Interest Paid in Advance</b> . . . . .	237,279 85
<b>Loans to Policyholders</b> . . . . .	7,603,691 23	<b>Reserved for Taxes Payable 1919</b>	175,000 00
In no case does amount of Loan exceed the Reserve held by the Company.		<b>All Other Liabilities</b> . . . . .	441,093 51
<b>Bonds Owned</b> . . . . .	6,063,379 10	Including \$146,892.94 Reinsurance Fund and \$117,065.00 for Agents' Commissions in Accident Department.	
<b>Real Estate Owned</b> . . . . .	2,120,916 90	<b>Total Liabilities</b> . . . . .	\$ 40,393,367 11
Including Home Office building.		<b>Capital Stock</b> . . . . .	1,000,000 00
<b>Interest Due and Accrued</b> . . . . .	768,547 55	<b>Surplus Set Aside for Future Dividends to Policyholders</b>	3,213,576 79
<b>Outstanding and Deferred Premiums</b> {		<b>Surplus Unassigned</b> . . . . .	825,751 71
Life Department	706,316 86	<b>TOTAL</b> . . . . .	\$45,432,695 61
Accident Department	354,637 06		
Net Amount, Reserve charged in Liabilities.			
<b>Cash on Hand</b> . . . . .	1,221,848 82		
Including \$1,058,221.37 of Deposits drawing Interest.			
<b>Other Assets</b> . . . . .	3,141 17		
<b>TOTAL ADMITTED ASSETS, \$45,432,695 61</b>			

Death Rate, Actual to Expected  
(Normal Claims 55%, War  
and Influenza Claims 49.6%  
—Approximated) - 104.6%

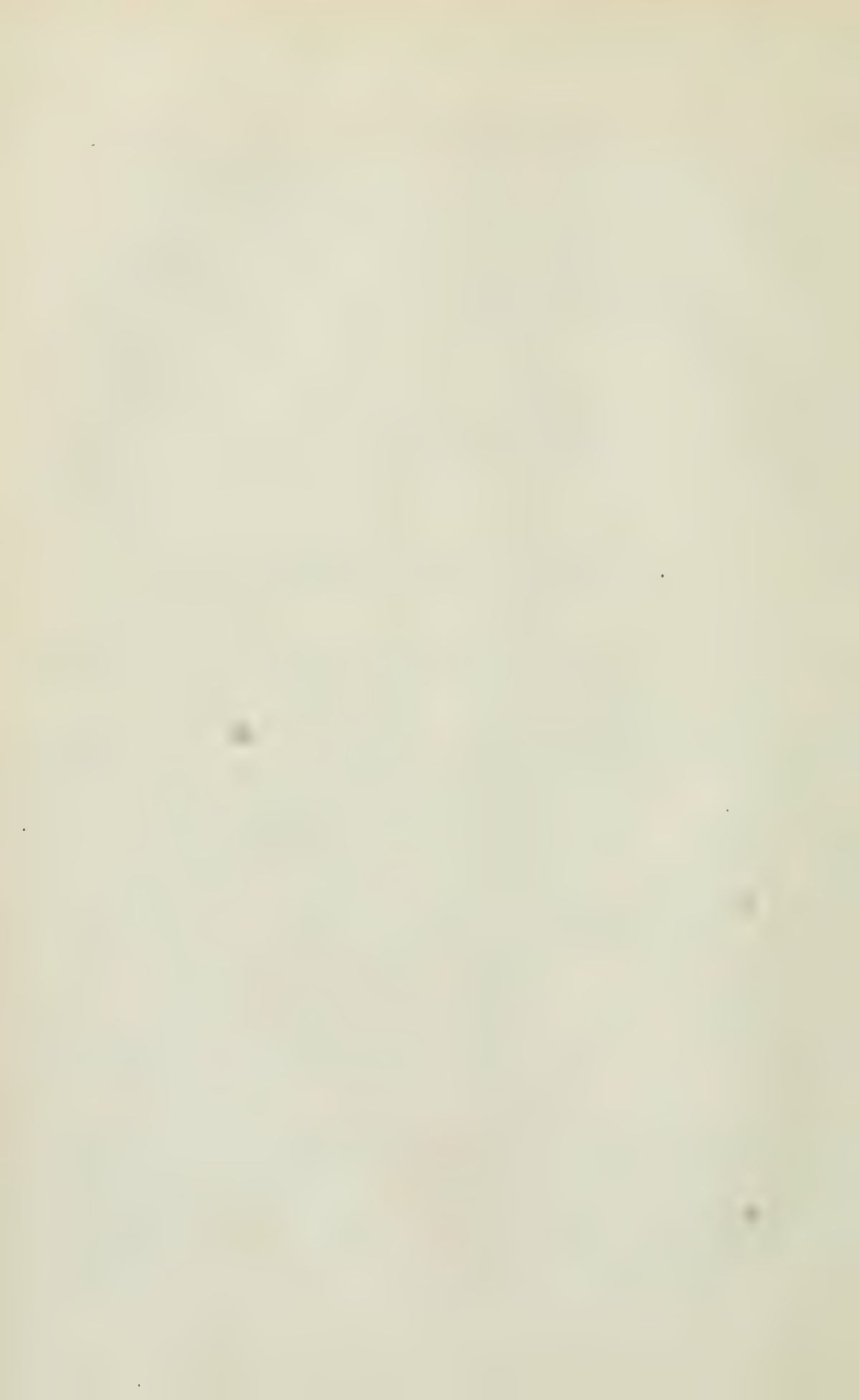
Average Rate of Interest Earned  
on Mortgage Loans, 6.32%  
Average Rate of Interest Earned  
on Total Invested Funds, 6.15%

HOME OFFICE

LOS ANGELES, CALIFORNIA

*Founded 1868*







# SAN FRANCISCO FIRE PREMIUMS IN 1918

Thos. H. Anderson—  
Liverpool & London & Globe . . . 247,989  
Pre year . . . . . 248,851

Roff & Decker—  
The Home of N. Y. . . . . 226,882  
The Franklin Fire . . . . . 12,481  
\$239,363  
Pre year . . . . . 251,067

Rolla V. Watt—  
Newark . . . . . 22,498  
Royal . . . . . 128,085  
Queen . . . . . 39,448  
\$190,031  
Pre year . . . . . 191,585

W. H. Breeding—  
Etna . . . . . 188,709  
Pre year . . . . . 203,748

H. P. Blanchard—  
Fireman's Fund . . . . . 140,776  
Home Fire & Marine . . . . . 38,467  
\$179,243  
Pre year . . . . . 124,450

A. A. Maloney—  
American Eagle . . . . . 17,285  
Continental . . . . . 92,312  
Fidelity-Phenix . . . . . 59,913  
\$169,510  
Pre year . . . . . 175,827

Dixwell Hewitt—  
Hartford Fire . . . . . 159,728  
Pre year . . . . . 141,260

James C. Johnston—  
Ins. Co. of North America . . . . 103,462  
Alliance . . . . . 14,989  
The Yorkshire . . . . . 22,378  
Northern of N. Y. . . . . 6,485  
\$147,314  
Pre year . . . . . 138,866

W. W. Alverson—  
The North River . . . . . 26,474  
United States Fire . . . . . 45,116  
New Brunswick Fire . . . . . 21,605  
New Jersey . . . . . 13,126

Merchants Fire Assurance. . . . . 10,953  
Richmond . . . . . 10,992  
United British . . . . . 3,016  
\$131,282  
Pre year . . . . . 113,536

James F. Cobb Co.—  
National Ben Franklin . . . . . 46,982  
Pittsburg Underw. . . . . 25,675  
Superior . . . . . 20,794  
Peoples National . . . . . 14,087  
United Firemens . . . . . 9,260  
Republic . . . . . 9,901  
\$126,699  
Pre year . . . . . 117,058

Geo. H. Tyson—  
Great American . . . . . 60,852  
Phoenix . . . . . 57,045  
\$117,897  
Pre year . . . . . 127,896

Berdan & Osborn—  
Commonwealth . . . . . 3,231  
Mercantile of A. . . . . 3,637  
North British & Mercantile . . . . 74,314  
Pennsylvania . . . . . 21,343  
\$102,525  
Pre year . . . . . 115,834

Sam B. Stoy—  
London & Lancashire . . . . . 74,017  
Orient . . . . . 25,426  
\$99,443  
Pre year . . . . . 97,187

Edward Brown & Sons—  
Svea . . . . . 26,669  
Agricultural . . . . . 20,630  
Globe & Rutgers Fire . . . . . 43,472  
Globe Underwriters . . . . . 1,600  
Hamilton Fire . . . . . 1,320  
\$93,691  
Pre year . . . . . 81,540

F. C. H. Robins—  
Northern Assurance . . . . . 93,406  
Pre year . . . . . 93,057

Geo. W. Brooks—  
California . . . . . 84,036  
Michigan Commercial . . . . . 6,555  
\$90,591  
Pre year . . . . . 88,197

### FIELD MEN NOTES

General Agent C. A. Henry of the Sun and Michigan office tells the Coast Review that two of his junior clerks having been honorably discharged from the war service, their former positions have been restored to them. The assignment and record of these young men are as follows:

John B. Mallon, flying cadet, R. M. A., A. S. A., March Field, Riverside, Cal. Residence 1007 Grand st., Alameda, Cal.

He was first a member of Company B, Signal Corps, Camp Kearny; was then transferred to Aviation Corps, and went through U. S. School of Military Aeronautics, Berkeley, Cal. After finishing at Berkeley Mr. Mallon had the "flu" while awaiting his assignment. Had 40 hours flying.

Clement J. Smith, second lieutenant, R. M. A., A. S. A., Mather Field, Sacramento, Cal. Residence 2109 Santa Clara Ave., Alameda, Cal.

He went through U. S. School of Military Aeronautics, Berkeley, Cal. Had 125 hours flying.

The enlisted boys whose stars are on the Service Flag of the Fireman's Fund Insurance Company of San Francisco, are coming back to their homes one by one. Several of the boys who had not yet gone overseas when the armistice was signed, have been discharged from the training camps, and are now reinstated in their old positions in the office of the company. Some of those who are still in France have been in correspondence with the company and are to fill their old positions on their return. Among these are Captain J. D. Wheeler who before his enlistment was automobile special agent in Texas, with headquarters in Dallas, Captain Fred R. Lanagan, formerly fire special agent in Colorado, New Mexico and Wyoming, with headquarters in Denver, Lieut. Howard Armstrong, Lieut. Chester R. Clarke, Warren P. Landon, Kenneth Smith and Guido Koch.

At the annual meeting of the Fire Underwriters' Association of the Pacific February 5, Frank L. Emerick of Seattle was elected vice president of the association. Mr. Emerick has been for many years special

agent of the Fireman's Fund Insurance Company for Washington with headquarters at Seattle, and is very well known by all insurance men of the Coast.

### Correction

Some kind friend returned a C. R. proof-sheet of F. M. Directory with the names H. W. Armstrong and L. H. Simonton drawn off. He was of the impression that both were still with the Colors. They are still with the Fireman's Fund field staff, with headquarters in Denver.

### Coast Review Protective Association

Richmond, Cal., Feb. 3.—Attempt made to blow up the Chateau, just outside the city limits. The place, formerly notorious, was recently re-opened as a soft drinks parlor. Some thirty people were dancing at 2.30 this morning when a deafening explosion occurred below. The whole under-structure was wrecked, but the explosion force was mostly downward into the earth. The sheriff found several cans of unexploded black powder. R. W. Warren, proprietor, says he has no enemies.

Havilah, Cal.—This mountain hamlet had a fire Jan. 28. Mrs. Hanna Miller's home and store are in ashes. Neighbors 'carried her stock of merchandise into the street, but it caught fire too and burned.

San Francisco.—At 379 Minna street a slight fire, incendiary, starting under back stairs.

Wm. Geister, 120 Palmetto st., found his house ablaze. Extinguishing fire, he found under the house a bundle of rags soaked in kerosene.

Cars were shunted to another street when a defective gas range in bakery of Seigfred & Co., 1432 Haight st., caused a fire which damaged the frame building \$2,500.

### GENERAL FIRE

Los Angeles, Jan. 30.—In the wholesale district a spectacular fire before daybreak did about \$100,000 damage.

Tibbetts-Oldfield Paint Co., \$50,000; Standard Sash & Door, \$35,000; F. J. Kimball Mfg., \$12,000; Goodwin Canning, \$3,000.

## GENERAL

### Fireman's Fund Election

The directors of the Fireman's Fund Ins. Co. of San Francisco at their annual meeting re-elected all the present officers—

J. B. Levison, president,  
Vanderlynn Stow, vice president,  
H. P. Blanchard, secretary,  
John S. French, assistant secretary,  
C. C. Wright, assistant secretary,  
A. W. Follansbee, Jr., marine secretary.  
They also elected Frank G. White assistant secretary.

### Pacific Coast Casualty

The master's report in the case of this company is now in draft in the U. S. D. C., San Francisco. The final report will be filed about March 1.

Further evidence as to claim of the special liquidator will be considered on Feb. 6.

### Automobile

Indictments in Sioux City, Ia., indicate a great conspiracy to steal automobiles, and return for rewards, or sell in distant places. C. J. Wooldridge, an insurance adjuster, is charged with leadership of the band of robbers.

Clayton Schwerin, the newly appointed automobile special agent of the Fireman's Fund is again able to resume his duties among the automobile agents of San Francisco and the Bay cities, after a three weeks' illness from influenza.

The automobile dealers' annual tournament is on this week at the Olympic-Lake-side Golf Club for the Fireman's Fund cup, which was given last year and won by Mr. Twigg of the C. D. Rand Co. Under the agreement made at the time the cup was given by the Fireman's Fund, it must be played for every year and will become the property of the firm whose representative wins it three years in succession. Mr. A. C. Scales, the manager of the Moreland Motor Truck Company, won it this year with the best gross score of 91, beating the field by three strokes.

## Personal

The Governor of California has appointed as a member of the new "committee on soldiers' employment and readjustment" President George I. Cochran of the Pacific Mutual Life Ins. Co.

Frank G. White, of Denver, has been elected assistant secretary of the Fireman's Fund. Mr. White has been connected with the company for twenty years, as special agent, as state agent and general agent, in the Rocky Mountain field.

Elbridge G. Snow, the sunshine president of the Home Insurance Company, rounded out his seventy-eighth birthday Wednesday, which occasion was fittingly celebrated at the home office, and in which every one joined with heartiest congratulations.—U. S. Review.

Harry C. Mitchell, vice president and general manager of the Commercial Casualty, has severed his official connection with the company for the purpose of entering into the general business of insurance in Philadelphia.

Geo. E. Kline, formerly with the Continental as manager and vice president, is now in the realty business in Portland.

### Applications for Merchant Marine

In the first year of the war the applications were some 500 and in 1918 the total exceeded 1,000.

### Rebating

There are reports of rebating in California, in all branches, to an increasing extent. In time this unlawful practice will become demoralizing and may result in reductions in commissions.

Division of commission or brokerage is a confession of inefficiency, of no proper service to either insured or insurer.

Surety.—The courts of San Francisco are complaining because surety companies which write court bonds have long delayed paying claims in cases where the insured have failed to return and therefore have forfeited their bonds.



H. M. Schmidt—	
Capital Fire . . . . .	8,563
Pre year . . . . .	5,130
F. S. James & Co.—	
Eagle & British Dominions . . .	2,759
Urbaine . . . . .	2,731
General . . . . .	1,547
	<hr/> \$7,037
Pre year . . . . .	6,456
Macondray & Co.—	
Century . . . . .	6,321
Pre year . . . . .	7,973
Agency Co.—	
Guardian Fire, Salt Lake . . .	2,414
Pre year . . . . .	2,166
Stockholders' Auxiliary—	
Nevada . . . . .	1,171
<hr/>	
Arizona . . . . .	765
Pre year . . . . .	2,070
Grand total 1918 . . . . .	\$4,330,624
Grand total 1917 . . . . .	4,209,771
Grand total 1916 . . . . .	3,820,097

The non-board offices wrote \$416,025 San Francisco premiums or less than 10 percent of the total.

There are now only 15 non-board companies.

#### 43d Meeting of Fire Underwriters Association of the Pacific

The attendance at this year's meeting was large as usual, with field men from all over the Coast. President Edwin Parrish, though somewhat ill, presided in the mornings, and the vice president (Gus Heuer) took the chair in the afternoon.

The program was as follows:

Tuesday, February 4th—Morning Session, 10 a. m., Organization exercises, Reports of committees, President Parrish's address. "Fire Insurance From a Local Agent's Standpoint"—J. Neal Harris.

Afternoon Session, 2 p. m.—"Arizona"—E. M. Davis. "Underwriting: Lines and Daily Report Examination"—Chas. A. Colvin. "Relation of Agent to Principal"

—Thos. S. Deering. "Storage of Oriental Vegetable Oils"—A. S. Wheeler.

Wednesday, February 5th—Morning Session, 10 a. m. "Fire Insurance on Vessel Property"—J. B. Levison. "Automobile Insurance"—Ralph Reynolds. "Oil Flotation Process in Mining"—J. H. Branscomb. "Imperial Valley"—Chas. Harris.

Afternoon Session, 2 p. m.—"Peace Readjustments"—Harold Junker. "Use and Occupancy Insurance Applying to Manufacturing Plants in the Pacific Coast Field"—Wm. K. Withers. "What We Are Now Doing"—Jay W. Stevens.

New members were accepted as follows:

Anderson, John E	Bushnell, Asa N
Appleton, G C	Brochiero, Joseph E
Battles, Eugene	Cassell, W P
Beales, John T	Clarke, T B
Boardman, H P	Fotheringham, E C
Booth, W T	Deatrick Jr, C T
Archambault, G A	Guthrie, R W
Harrington, S L	Harris, Charles
Helfrich, W E	Horsinger, E R
Hougaard, A H	Hutchins, C F
Jackson, L P	Jackson, Ward
Junker, Harold	Jones, Harry H
Jolly, Edwyn J	Keleher, T J
Keeler, P G	Keating, P C
Kelley, R M	Keagy, Roy H
Lovelace, A N	Louis, W A
Larson, C L	Merrill, R H
Martin, M A	Mitchell, L D
Morton, Geo L	Mangson, Geo L
Northup, E M	Powell, W H
Pinney, M E	Perry, John
Reicker, E P	Reynolds, Ira P E
McPhee, Chas J	Niemann, Chas
Sanpee, Wm J	Shaw, R S
Terhune, L P	Troy, Martin J
Thompson, H L	Sinclair, B B
Weaver, H N	West, G L
Whelan, John L	Funk, H A
Whitney, Geo H	Whitmore, R S
Holloway, J B	Torrey, Frank F
Davis, Roy H	Grove, W W

Members who died during the twelve months preceding the meeting were:

Berdan, W S	Burger, C H
Lamping, L F	Boice, J C
Mayer, F J Alex	Scharf, Earl M
Faymonville, Bernard	Folger, Clinton
Potter, E E	Donnell, Sam M

Members made honorary members:

Weinman, Louis	Johnston, J G
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G. A. R. Heuer, special agent for the Phoenix of London, at San Francisco, was elected president of the association for the ensuing year; Frank L. Emerick, special agent for the Fireman's Fund, at Seattle, was elected vice president; Calvert Meade,

independent adjuster at San Francisco, was re-elected secretary; J. P. Moore was re-elected assistant secretary and librarian.

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### St. Paul F. & M.

The St. Paul F. & M. is now a 14-millionaire, the assets advancing to \$14,133,755 by a gain of \$501,411. Surplus gained nearly \$400,000. New business is indicated by a gain of \$127,827 in the unearned premium reserve. The manager for the Coast is Benj. Goodwin.

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### Home F. & M.

The Home F. & M. Ins. Co. of San Francisco reports \$2,029,320 net assets, \$1,084,782 income and \$541,736 expenditures. Capital is \$500,000 and net surplus is \$846,159.

The annual meeting of the stockholders of the Home Fire & Marine Insurance Company was held in San Francisco January 11, 1919, at which the following directors were elected: Wm. Dutton, George A. Newhall, George I. Cochran, Vanderlynn Stow, J. B. Levison, W. H. Orrick, Wallace M. Alexander, Mortimer Fleishhacker and Edward L. Eyre, and on the 13th of February the board met and elected the following officers: J. B. Levison, president; Vanderlynn Stow, vice president; H. P. Blanchard, secretary; John S. French, assistant secretary; C. C. Wright, assistant secretary; Frank G. White, assistant secretary; A. W. Follansbee Jr., marine secretary and Thomas M. Gardiner, treasurer.

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H. W. Fores' department wrote \$311,242 premiums for the Scottish Union and the State last year, a gain of some \$51,500.

Losses incurred were 31.59 percent.

The Hudson goes to Edw. Brown & Sons.

Sacramento now has no call men, the new two-platoon system having been adopted.

The Palatine of London has over \$5,000,000 assets. The cash capital is \$1,000,000. Net premiums, in the year 1917, were \$2,896,395.

### Metropolitan Life Items

This company reinsures the Prussian Life and Mercury risks in this country. They are German companies which have done a reinsurance business here.

I. J. Cahen, the manager of the ordinary department of the Metropolitan Life, New York, died on February 15. He had been with the company for nearly forty-nine years. He was with the company, and rendered efficient help in the trying years following the panic in the early '70s; and he aided in the inception and organization of industrial insurance. Vice President Haley Fiske's tribute to Mr. Cahen's services, abilities and personal quantities is very fine.

The Metropolitan Life calendar is ornamental, with mother and father seated by the "center table" in the evening. Mother is finishing the third star in the Service Flag, and father is reading the paper by an electric lamp. The picture is strong and attractive and natural as life.

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### Prudential Cuts Dividends 20 Per Cent

Dividends in 1919 on annuals will be cut about 20 percent by the Prudential Ins. Co. of New Jersey. There will also be a cut in deferred dividends. Death claims, especially in the industrial department, have increased enormously.

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### May Recover All Premiums

Where holder of a life insurance policy wrongfully revoked by insurer elects to treat the contract as rescinded and recover for breach, he may recover full amount of the premiums paid, with interest, without deduction for protection afforded when policy was in effect.—*Gaskill v. Pittsburgh Life & Trust Co.*, 104 A. 775.

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The Independent Life—see our Legal Digest—is a Nashville, Tenn., company. Best's "Life Insurance Report" gives particulars of a suit by the Tennessee state ins. dept. against the company. The court decision gives interesting particulars, which we print as a matter of record.

## San Francisco Fire Premiums 1918

W. M. Speyer—	
New Zealand . . . . .	91,324
Pre year . . . . .	92,197
A. W. Thornton—	
London . . . . .	90,875
Pre year . . . . .	93,109
E. T. Niebling—	
Commercial Union, London . .	56,289
Palatine . . . . .	21,261
Commercial Union, N. Y. . . .	4,769
	<hr/>
	\$82,319
Pre year . . . . .	91,941
B. Goodwin—	
American Central . . . . .	35,427
St. Paul F. & M. . . . .	46,686
	<hr/>
	\$82,113
Pre year . . . . .	71,302
Carl A. Henry—	
Sun Insurance Office . . . . .	63,146
Michigan F. & M. . . . .	10,647
Patriotic Assurance . . . . .	5,633
	<hr/>
	\$79,426
Pre year . . . . .	65,280
E. C. F. Knowles—	
Phoenix of London . . . . .	70,535
Imperial . . . . .	8,346
	<hr/>
	\$78,881
Pre year . . . . .	67,814
Geo. W. Dornin—	
Springfield F. & M. . . . .	78,845
Pre year . . . . .	88,342
W. O. Wayman—	
National Fire . . . . .	56,741
Colonial Fire Unders . . . . .	14,548
Mechanics & Traders . . . . .	7,189
	<hr/>
	\$78,478
Pre year . . . . .	86,282
Balfour, Guthrie & Co.—	
American . . . . .	33,323
Caledonian . . . . .	14,717
Camden Fire . . . . .	6,697
Rochester Dept. Great American .	16,299
	<hr/>
	\$71,036
Pre year . . . . .	66,764

A. T. Bailey—	
Providence-Washington . . . .	24,960
Boston . . . . .	13,955
Old Colony . . . . .	1,967
New Hampshire . . . . .	24,442
County Fire . . . . .	2,826
	<hr/>
	\$68,150
Pre year . . . . .	61,929
D. W. Clark—	
Northwestern Nat'l . . . . .	69,043
Pre year . . . . .	60,121
F. M. Avery—	
Philadelphia Underw. . . . .	15,592
Fire Association . . . . .	50,580
	<hr/>
	\$66,172
Pre year . . . . .	60,062
Chapman, Nauman & Co.—	
British & Federal . . . . .	36,092
National Liberty . . . . .	19,618
Phenix Fire . . . . .	10,222
	<hr/>
	\$65,932
Pre year . . . . .	63,388
Dixwell Davenport—	
National Union . . . . .	62,167
Pre year . . . . .	97,506
Benj. J. Smith—	
Connecticut Fire . . . . .	40,327
Westchester . . . . .	19,923
	<hr/>
	\$60,251
Pre year . . . . .	65,430
H. W. Fores—	
Scottish Union & National . . .	53,658
State Assurance . . . . .	5,731
	<hr/>
	\$59,389
Pre year . . . . .	54,319
Edwin Parrish—	
Detroit . . . . .	11,393
Niagara Fire . . . . .	43,695
	<hr/>
	\$55,088
Pre year . . . . .	61,853
C. de Veuve—	
Dubuque . . . . .	27,366
Merchants Fire . . . . .	8,997
Central National . . . . .	2,544
Allamannia Fire . . . . .	13,495
	<hr/>
	\$52,402
Pre year . . . . .	30,769



Edw. E. Potter & Sons—	
Glens Falls . . . . .	9,605
Girard . . . . .	6,432
Firemen's . . . . .	17,745
United American . . . . .	3,434
Security . . . . .	8,516
Eastern Underw . . . . .	5,782
	<hr/>
	\$51,514
Pre year . . . . .	57,500
J. H. Fuller—	
Norwich Union . . . . .	49,858
Pre year . . . . .	39,824
Harry H. Smith—	
Union Assurance . . . . .	31,321
Law Union & Rock . . . . .	15,703
	<hr/>
	\$47,024
Pre year . . . . .	44,512
Frank J. Devlin—	
Atlas . . . . .	46,392
Pre year . . . . .	46,407
H. M. Dinsmore—	
Netherlands . . . . .	44,608
Pre year . . . . .	57,708
Marsh & McLennan—	
Federal . . . . .	2,624
Citizens . . . . .	15,613
Reliance . . . . .	10,017
Northwestern . . . . .	3,686
Safeguard . . . . .	6,359
Standard . . . . .	6,055
	<hr/>
	\$44,354
Pre year . . . . .	36,559
J. H. Ankele—	
Republic Underwriters . . . . .	42,720
Pre year . . . . .	21,878
Miller, Henley & Scott—	
Western Assurance . . . . .	29,883
Firemens Underw . . . . .	11,576
	<hr/>
	\$41,459
Pre year . . . . .	42,955
Seeley & Co.—	
Industrial . . . . .	449
Pacific . . . . .	10,732
State of Penn. . . . .	11,397
Insurance Underw . . . . .	4,642
Stuyvesant . . . . .	6,518
	<hr/>
	\$33,738
Pre year . . . . .	48,837

W. R. Briggs—	
Automobile . . . . .	33,624
Pre year . . . . .	18,000
Watson & Taylor—	
City of N. Y . . . . .	13,037
British America . . . . .	10,941
Union Fire . . . . .	5,218
	<hr/>
	\$29,196
Pre year . . . . .	28,410
Selback & Deans—	
Concordia . . . . .	4,713
Delaware Underw . . . . .	11,153
Hanover . . . . .	12,693
	<hr/>
	\$28,559
Pre year . . . . .	34,877
Joe Magee—	
Cleveland National . . . . .	3,820
Columbian National . . . . .	11,095
Detroit National . . . . .	6,235
Pacific National . . . . .	2,202
Minneapolis . . . . .	4,306
	<hr/>
	\$27,658
Pre year . . . . .	25,149
F. M. Branch—	
New York Underwriters Agency . . . . .	19,869
Utah Home Fire . . . . .	6,366
	<hr/>
	\$26,235
Pre year . . . . .	20,520
John W. Hougaard—	
Nationale Fire of Paris . . . . .	7,038
Rhode Island . . . . .	17,156
	<hr/>
	\$24,194
Pre year . . . . .	19,868
J. H. Richards—	
Millers' National . . . . .	20,337
Pre year . . . . .	17,187
W. F. Snyder—	
Northwestern Mutual . . . . .	14,961
Pre year . . . . .	8,149
A. Hodgkinson—	
Vulcan Fire . . . . .	11,757
Pre year . . . . .	12,111
Newhall & Co.—	
Independence . . . . .	3,081
Pacific States . . . . .	4,833
	<hr/>
	\$7,914
Pre year . . . . .	3,744

## MISCELLANEOUS

**Travelers Fine Annual Statement Large Gains**

The annual statement of the Travelers Insurance Company of Hartford presents the usual evidence of continued growth and prosperity. Large gains in assets, surplus and premiums were made.

Life insurance paid for amounted to \$213,468,922, a gain of \$27,111,621. Life insurance in force, \$754,291,082, a gain of \$137,052,178.

Total income was \$58,759,038, of which \$52,775,983 was for premiums. The premium income gained \$12,659,228.

The Travelers has \$6,000,000 capital and \$8,619,548 net surplus, or \$14,619,548 surplus to policyholders, a gain of more than \$2,000,000. The assets total \$148,568,440, a gain of over \$19,000,000.

Life, accident and health, and workmen's compensation and liability premiums made large gains.

The total paid policyholders to end of 1918 is \$218,286,064.

The affiliating company is the Travelers Indemnity Company, which has over \$5,000,000 assets, \$1,000,000 capital, \$623,831 net surplus. Assets and surplus made gains during the year. The increase in premiums was over \$1,000,000.

Automobile, steam boiler, flywheel, burglary, plate glass, etc. business is written by this company.

Representatives in San Francisco are: Arthur S. Holman, manager life and accident departments; Otto L. Zeus, assistant manager; Walter A. Quinlan, manager liability department. Offices are in the Royal Insurance Building.

**Incontestable.**—A provision in life policy that the contract "shall be incontestable after one year from date of its issue except for nonpayment of premiums" includes fraud of insured in obtaining the insurance, so that after one year insurer cannot plead such fraud as a defense to action on policy or cross-action to cancel and rescind it. — *Metropolitan Life Ins. Co. v. Peeler*, 176 P. 939.

**There Is Still Danger**

It is not generally known that there has been in Washington, D. C., a political element resolved on government insurance on a large scale. The press has merely given us hints.

Life, fire and marine interests have been on the defensive. While bureaucracy naturally favors such an extension of its power, active political elements have favored insurance by the federal government because it would enormously increase the number of political jobs.

The labor leader and a senator from Illinois, supposed to be a personal representative of the highest officials, are insisting that it is the duty of the government to perpetuate the present life and disability war insurance of soldiers, sailors and nurses, and extend its benefits to all Americans.

There has been a strong effort to have the federal government engage in fire insurance, first as a war measure and later as a permanent department.

This fact is not well known. It was necessary to circularize the leading agents to unite in defense of their business, and a large fund was raised to pay any necessary expenses.

Government fire insurance would destroy the American local agency system.

**Live Articles on Accident Prevention**

By Underwriters Printing & Publishing Co., New York: price \$1.05: 144 pages bound in cloth.

These 19 articles are by experts. Among the subjects are "construction hazards," "spinning and weaving hazards," "accidents of the home."

American Automobile of Missouri has been sued for \$100,000 damages for alleged breach of contract.

In its industrial department in 1918 the Metropolitan Life had 17.8 death claims per 1,000 policies against 13.7 in 1917. In November there were 48.4 claims per 1,000 policies. The unusual claims were due to the influenza epidemic.

# The TRAVELERS

L. F. BUTLER, President

HARTFORD, CONNECTICUT

## ANNUAL STATEMENT

January 1, 1919

### The TRAVELERS INSURANCE COMPANY

Capital \$6,000,000

Assets . . . . .	\$148,568,440
Reserves and Liabilities . . . . .	133,948,892
Capital and Surplus . . . . .	14,619,548

Life Insurance Paid for, 1918 . . . . .	\$213,468,922
Life Insurance in Force . . . . .	754,291,082

Increase—Life Insurance ( Paid for Basis ) . . . . .	\$ 27,111,621
Increase—Life Insurance in Force . . . . .	137,052,178

Paid Premiums for Life Insurance . . . . .	\$19,525,484
Paid Premiums for Accident and Health Insurance . . . . .	6,287,790
Paid Premiums for Workmen's Compensation and Liability Insurance . . . . .	26,962,709
Total Paid Premiums . . . . .	52,775,983
Increase—Premium Income . . . . .	\$12,659,228

Total Income . . . . .	\$58,759,038
Total Paid to Policyholders to End of 1918 . . . . .	218,286,064
Paid for Prevention of Accidents by Inspection . . . . .	4,220,531

### The TRAVELERS INDEMNITY COMPANY

Capital \$1,000,000

Assets . . . . .	\$5,082,147
Reserves and Liabilities . . . . .	3,458,316
Capital and Surplus . . . . .	1,623,831

Total Paid Premiums (Automobile, Steam Boiler, Flywheel, Burglary, Plate Glass, etc. Ins.) . . . . .	\$3,835,249
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Increase—Premium Income . . . . .	\$1,089,990
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Total Income, 1918 . . . . .	\$4,021,789
Total Paid to Policyholders to End of 1918 . . . . .	4,202,854
Paid for Prevention of Accidents by Inspection . . . . .	1,038,940

### Growth by Ten-Year Periods of The Travelers Insurance Company

	Assets	Capital and Surplus	Total Income
1868 . . . . .	\$ 1,150,344	\$ 581,612	\$ 876,817
1878 . . . . .	4,595,445	1,257,107	1,476,633
1888 . . . . .	10,382,781	2,041,210	3,962,922
1898 . . . . .	25,315,442	4,105,817	6,784,993
1908 . . . . .	63,816,666	8,377,133	17,334,691
1918 . . . . .	148,568,440	14,619,548	58,759,038

### MORAL: "INSURE IN THE TRAVELERS"

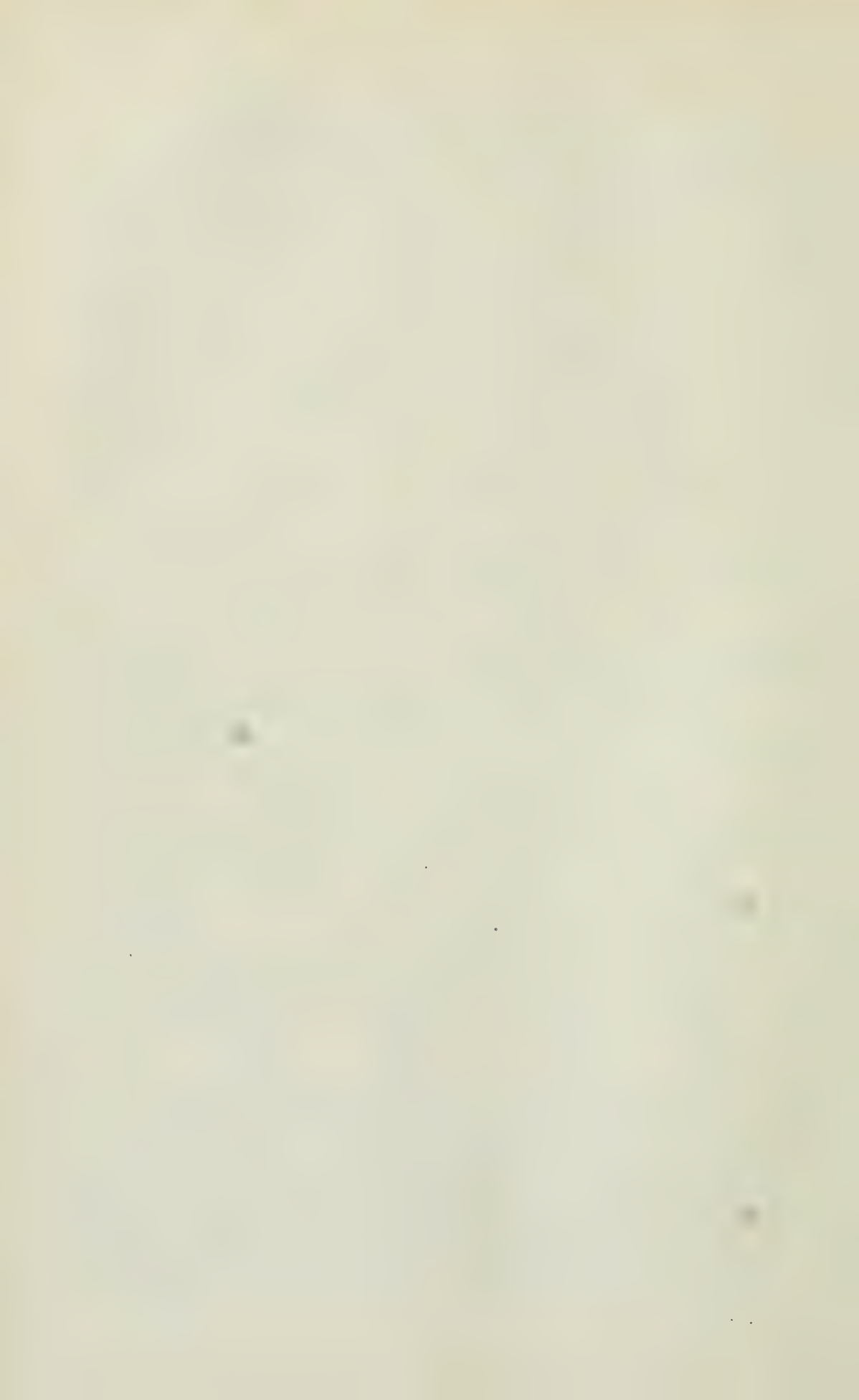
ARTHUR S. HOLMAN, Manager Life and Accident Departments  
OTTO L. ZEUS, Asst. Manager Life and Accident Departments  
WALTER A. QUINLAN, Manager Liability Department

201 Sansome Street, - - SAN FRANCISCO, CAL.

L. A. GREENWOOD, Manager Life and Accident Departments  
WM. E. SHIELS, Manager Liability Department

Merchants National Bank Building, - - LOS ANGELES, CAL.





### Fidelity and Casualty Company's Annual Statement

Very large gains were made by the Fidelity & Casualty Company of New York in the past year. The 16th and 17th million posts in assets were passed at a gallop. The total amount of assets on January 1 were \$17,275,-631.60, a gain of over \$2,200,000. The net surplus is \$2,920,910.47. This was a great recovery, being a gain of \$707,540.00 in six months.

The increase in new business is indicated by a gain of \$2,569,378.00 in the reserve and other liabilities.

Losses paid up to January 1 are \$65,527,177.84, a gain of \$4,786,-883.00.

Some twenty-one kinds of insurance are written, which makes the company very attractive to the average local agent.

Two departments are maintained in this field—one in San Francisco and one in Seattle.

### Oldest in the World

The Sun Insurance Office of London is now in its 209th year.

C. A. Henry represents the Sun.

Arson.—One accused of burning a building to collect the insurance thereon could not have been guilty of intending to defraud the insurer, unless he knew that insurance existed.—State v. Bersch, 207 S. W. 809.

—Earthquakes doing no damage recently occurred in Imperial and Inyo counties, Cal.

—Illegitimate Child.—Where a mother left three children, two legitimate and one illegitimate, when illegitimate child died without heirs, his one-third interest in his mother's land escheated to state.—Brown v. Alexander, 79 So. 842.

### The Northern Life of Seattle

This company made fine progress last year, increasing assets, surplus, income and insurance in force. The cost of obtaining new business decreased 9 percent.

The usual liberal dividends were paid and will be paid this year also.

### U. S. Manager Richards Retires

After forty-six years in the business of fire underwriting, E. G. Richards, manager of the North British & Mercantile for the United States, retires. He also resigns the presidency of the affiliated companies, the Commonwealth and the Mercantile of New York and the Pennsylvania of Philadelphia. There have been intimations of this action for some time past.

Life.—R. Pennington has resigned the general agency of the Western States for the state of Idaho.

### TITLE

In action on fire policy, defended on ground that insured's conveyance of a building insured thereby terminated the insurance, held, on the evidence, that whether handing of a deed by insured to an officer of grantee corporation was a delivery, so as to pass title, was for the jury.—Edwards v. Svea Fire & Life Ins. Co., 170 N. W. 206.

[Deed left for inquiry and was unwittingly put on record without inquiry. Mere fact that the deed was thus recorded (in Minnesota) in routine office work did not pass title. A deed may be delivered for examination or for some purpose other than to pass title. Such delivery does not convey the land. In this case (a trade) the deed to the land in exchange was never delivered nor stipulated mortgage (in California) placed. Grantee never claimed that it had acquired title from grantor. Verdict for plaintiff. New trial denied.]

Concentrated effort sells life insurance—not haphazard soliciting.

## MARINE

FIRE INSURANCE ON VESSEL  
PROPERTY

*A Paper by J. B. Levison, President of the Fireman's Fund Insurance Company; Read at the 43d Annual Meeting of the Fire Underwriters' Association of the Pacific*

The subject I have chosen to present a few thoughts upon this morning is one that at many points embraces questions of extreme complexity and interest.

To begin with it is probably within the mark to say that it was never intended that floating property should be covered under a straight fire policy. The element of rapidly changing moral hazard, to say nothing of the influence upon the physical risk of employment or business, develops a situation which calls for a constant supervision and inspection otherwise unknown in fire underwriting.

I shall call attention to the leading differences between a marine and a fire policy as ordinarily written as I see them, not dealing, however, with special clauses or conditions which may be inserted to meet unusual circumstances which override the ordinary policy conditions, and also to briefly bring to your notice the advantages and disadvantages of each from the point of view of one who has spent his life in marine underwriting.

**Difference Between Fire and Marine Policy**

The fundamental difference between a fire and marine policy is that the former is invariably non-valued and the latter always valued, and while the traditional prejudice of the fire underwriter against valued policies makes it difficult to convince him that under any circumstances can a valued contract be more desirable than a non-valued one, it is not open to question where the subject insured is a vessel. Naturally the valuation must be fixed by one familiar with vessels. It involves not only the ability to correctly value the vessel at the inception of the risk, but experience to pass opinion upon the desirability of the vessel's employ-

ment, and the likelihood of a continuance of profitable and satisfactory employment during the entire currency of the policy. In other words, a vessel may be in comparatively good condition and in lucrative employment at the time the policy is written, but this employment may disappear and as a result the vessel may be permitted to deteriorate, or, again, she may change hands and come under the management of owners either inexperienced or otherwise, and it is incontrovertible that nothing deteriorates more rapidly than a vessel not properly kept up.

**Marine Policy Not Cancelable**

Another important difference between a fire and marine policy is that the former is cancelable and the latter is not. It is this that makes experienced marine underwriters so careful and exacting in the matter of inspection reports or surveys, while on the other hand the fire underwriter having issued a policy subject to cancellation naturally feels that he can protect himself by cancellation whenever the conditions make it justifiable. It must be borne in mind, however, that under ordinary circumstances the fire underwriter has no means of knowing whether or not there has been any change of consequence in the hazard, as he cannot, in the very nature of his business, be in the same close touch with vessels that the marine underwriter is.

**Consequential Loss Covered**

A fire policy ordinarily covers nothing but direct loss by fire; whereas, a marine policy covers, in addition to the loss by fire what is known in the fire business as consequential loss or damage, and which includes damage the result of any voluntary act in an effort to extinguish the fire, such as the deliberate sinking or running ashore, and also the cost of salving or raising the vessel, two very important and very likely contingencies directly correlated to fire on board vessels.

**Special Clauses**

I am fully alive to the disposition more or less in vogue with agents and brokers to have inserted, where vessels are supposed to be covered against fire only, special



clauses covering these losses, and I do not hesitate to advise against this practice in the strongest manner possible as being something not contemplated or thought of when the rate is fixed, nor should fire underwriters, who are naturally unfamiliar with the law and practice governing general average sacrifices and expense (as these losses are technically termed in marine underwriting), assume a liability which their experience does not enable them to properly estimate.

I have recently seen a clause inserted in a fire policy on a vessel specifically covering salvage claims and general average charges caused by or arising from fire, and in this connection, I would direct the attention of fire underwriters to the fact that under this clause they might easily be made to pay a serious claim for damage to cargo, the result of efforts to extinguish a fire, the vessel herself sustaining but nominal damage. In short, there is hardly any limit to underwriters liability under this clause once a fire has occurred.

#### **Result of Stating Valuation**

Another direct result of the valuation being stated in a marine policy is that it automatically makes for coinsurance and a limitation in the amount of insurance as well as of the liability; all of which are of outstanding importance for reasons which it is, I take it, not necessary to enlarge upon but which have an important bearing upon the risk.

#### **Deduction From Cost of Repairs**

The provision for a specific deduction from the cost of repairs for the substitution of new material for old, which exists in some form or other in practically every marine policy, is naturally of the utmost value as laying down a definite rule in advance of the loss rather than to endeavor to deal with the matter in an uncertain manner after the loss has occurred. This when taken in connection with the element of coinsurance, to which I have just referred, may explain why many owners prefer the fire contract to the marine, notwithstanding the fact that ordinarily the former does not cover salvage expenses nor in fact any loss, damage or expense other than the cost of

making good the actual fire damage.

#### **Marine Adjusters Are Preferable**

The method of adjusting marine claims is obviously better suited to the settlement of losses on vessel property than that prevailing in the fire business and quite naturally so; in fact I would recommend to fire underwriters, whenever they have a fire loss on a vessel, to get the benefit as far as possible of the experience of marine adjusters.

Another point which must appeal to every fire underwriter is the danger of having to deal with non-concurrent policies which is ever present in the issuance of fire policies on vessels.

I am probably within the mark when I say that some of the most complicated and intricate questions that have ever been presented to fire adjusters have arisen from losses on vessels covered by two sets of policies, fire and marine.

#### **Experience of a Fire Adjuster**

I will take a moment before concluding to relate the experience of a fire adjuster in the case of a vessel covered under an ordinary fire policy without any special clauses, simply to point out the difficulties in the way of an adjustment:

One of the leading San Francisco fire adjusters was sent to a certain point on one of our rivers where a vessel, which was insured under an ordinary fire policy, had been on fire and sunk. When the adjuster reached the scene he asked the owner where the vessel was and was told that it was at the bottom of the river, some twenty-five or more feet deep. The adjuster then said that of course it would be impossible for him to estimate the damage to the vessel until after he had been able to make an examination and arrive at the cost of repairs, etc., in the usual manner; to which the owner replied that it might cost more than the value of the vessel to raise her. His frame of mind can easily be imagined when the adjuster retorted that this was something with which the underwriters had nothing to do—that they were simply interested in the actual damage by fire and did not propose to pay the expense of endeavoring to arrive at this damage, or in

fact any other expense or loss but that actually caused by the fire. The upshot of the matter was, of course, that the owner was obliged to raise the vessel at his own expense and then go through the usual adjustment. His opinion of underwriters, it is probably unnecessary to say, was not improved by his experience.

In conclusion, I will repeat what I have frequently urged in the past, in season and out, and that is, that insurance on vessels should be left where it properly and naturally belongs—with marine underwriters.

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### In the British Isles

There has been a good deal of discussion recently on the subject of marine policy terms, particularly with regard to the changes which seem probable in connection with the closer relation of international markets, and the developments in foreign markets which are expected as an outcome of the war.

A writer in an American paper recently suggested that underwriters would do better to seek profit in the drawing of closer terms for policies, rather than in increasing rates. The argument in favor of this was that an increase of rate is borne by the community at large, while restricted policy terms fall upon the shipowner alone.

That this argument is fallacious is not difficult to prove; the application of any increase on the cost of any commodity is certainly eventually borne by the consumer, and since practically all commodities are subject to marine insurance at some time of their existence, it is true that increased insurance rates would result in a higher selling price, but so also would the infliction of increased liability upon the shipowner, and in a greater degree.

At the present time the Institute clauses common in the London insurance market provide the greatest possible protection to the assured. In the hull clauses all particular average claims are admitted over 3 per cent on each valuation. Hull and machinery are valued separately, and, where necessary, refrigerating machinery is admitted on a third valuation. General average and

charges are paid in full, on a basis by which the actual value of the interests contribute in proportion, and liability for damage done by collision is generally paid in full, though occasionally an owner prefers to run one fourth of this liability himself. For this adequate cover, owners are prepared to pay a fair rate, and the small margin of profit expected from hull business shows that the business is not rated excessively high.—The Policy-Holder, Manchester.

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Marine risk writers appear to have had a somewhat strenuous year; and it is likely that not a few are sorry they ever engaged in the tempting business. Income will for some time, probably, fall away while losses will increase. Loss ratios, be it remembered, do not mean quite the same as in the fire business, for expenses are only about half as much.

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On another page we print an interesting account of the wreck of the Janet Caruthers. An attempt to float this powerschooner, at the entrance of Grays harbor, by dumping her oil overboard has been stopped by the authorities to protect the state's clam beds.

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Insurance against loss by fire, lightning, hail, storm, tempests, typhoons, explosions, earthquakes, overflow or inundation of water or other misfortune, against loss or damage by burglary or theft, against claims upon the assured for injuries to persons or property of third parties caused by the assured or his property, or by others for whom he is responsible, against glass breakage, against personal accident or general casualty loss, against loss by aircraft and motor traffic damage, and every other kind of insurance except on human life, is to be undertaken by the North China Ins. Co.

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In our advertising section we present some of the recent marine losses in which Coast writers are interested.

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New York. R. N. Pearce, marine underwriter for the Evans companies, has resigned.



Home of the Company That Made Good



Incorporated  
1861

Oldest  
Insurance Charter  
in the State

HEAD OFFICE

## The California Insurance Company

OF SAN FRANCISCO, CALIFORNIA

A Company of unlimited resources—one of the strongest in existence. At the time of the San Francisco Conflagration this Company had assets of \$350,000 and paid net losses amounting to \$1,845,000, establishing an unparalleled record for nerve and integrity which has never been equaled in the history of the business.

### STATEMENT JANUARY 1, 1919

Rendered California Insurance Department

#### ASSETS

Bonds, Market Value . . .	\$ 960,041 01
Stocks, Market Value . . .	90,387 50
Mortgage Loans . . . . .	441,387 45
Cash in Banks and Office . .	154,875 21
Real Estate . . . . .	60,000 00
Uncollected Premiums, net .	151,997 29
Accrued Interest . . . . .	14,598 87
	<b>\$1,873,287 33</b>

#### LIABILITIES

Cash Capital . . . . .	\$ 400,000 00
Reserve for Unexpired Risks . . . . .	752,211 36
Reserve for Unpaid Losses . .	68,388 05
Reserve for Unpaid Taxes . .	32,500 00
All Other Liabilities . . . .	12,708 00
NET SURPLUS . . . . .	<b>607,479 92</b>
	<b>\$1,873,287 33</b>

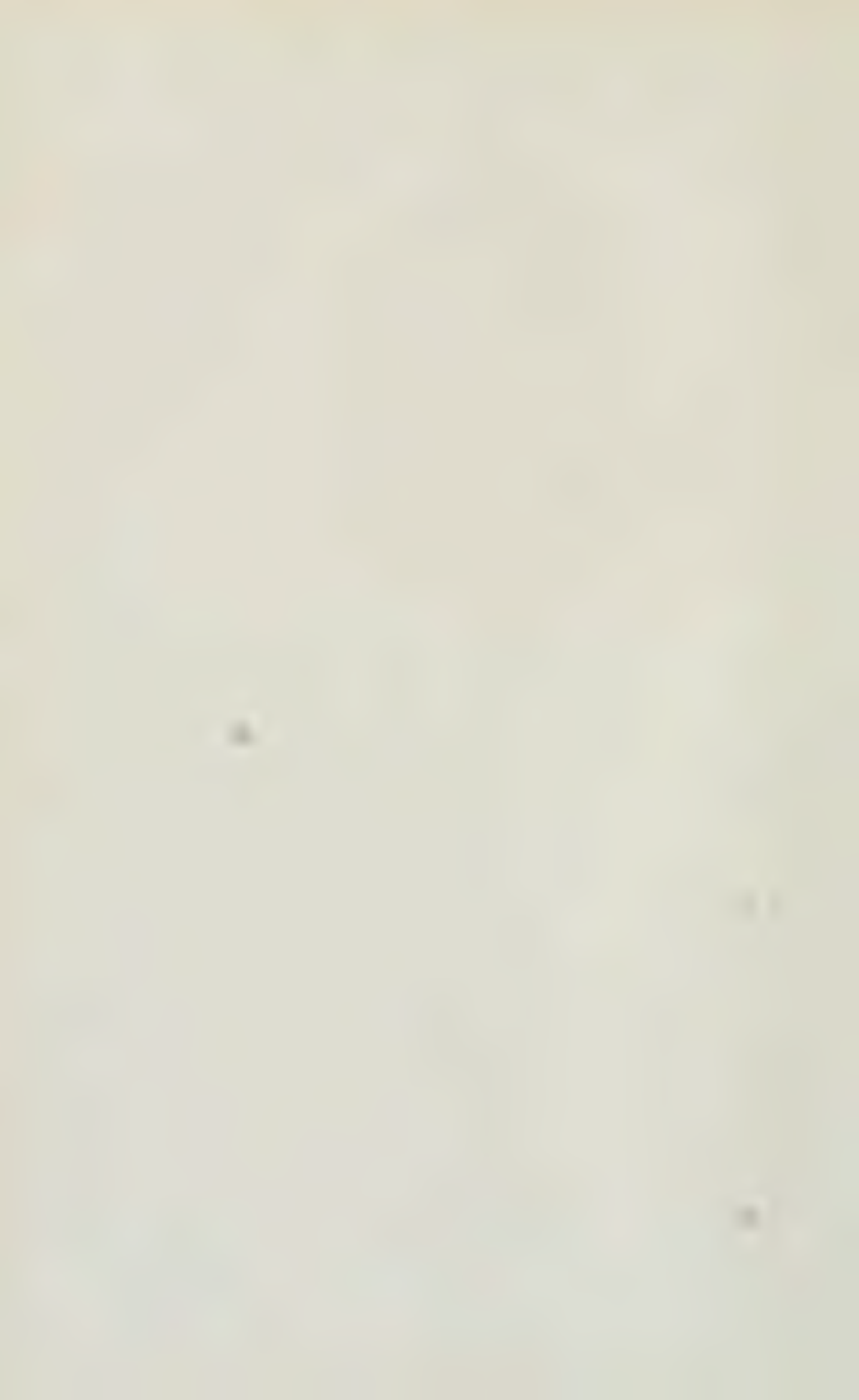
Increase in Assets . . . . .	\$293,920 46
Increase in Reserve . . . . .	104,452 60
Increase in Surplus . . . . .	193,228 89
Increase in Premium Income . .	246,056 95
Surplus to Policyholders . . .	<b>1,007 479 92</b>

#### OFFICERS

E. T. NIEBLING, President  
W. E. DEAN, Vice-President  
H. C. R. BUSWELL, Supt. of Agencies

GEO. W. BROOKS, Secretary-Treasurer  
B. A. SIFFORD, Assistant Secretary  
B. L. DOWELL, Gen'l Agent Auto Dept.





**CALIFORNIA INSURANCE COMPANY****Large Gains in Assets, Surplus, Reserve and Premium Income—Best Year and Best Statement in the Company's History**

The California Insurance Company of San Francisco presents this year a remarkably good financial exhibit, showing large growth and prosperity in all departments. The gains are without parallel in the company's history.

Bonds and stocks are given at market value, as heretofore. These investments are now \$1,050,428 against \$733,035 in the previous statement. The increase in assets was about \$300,000.

The increase of \$104,452 in reserve for unexpired risks indicates a large increase in new business, and the increase of \$193,229 in net surplus is evidence of a very prosperous year.

Last year's premium income was \$1,070,426, a gain of \$246,057, or nearly 30 percent. The company's loss experience was favorable, both on this Coast and in the East.

The California now has over a million surplus to policyholders and over a million premium income.

The Coast Review congratulates Secretary Brooks and the other officials of the company on the fine results of the business of 1918.

Failure of Bank to Make Timely Remittance.—In suit to recover damages for wrongful failure of defendant bank to make timely remittance in payment of premium on life policy, where evidence failed to show that agreement to remit on the day in question was based on a valuable consideration,

there could be no recovery based upon contract liability.—*Washington v. Austin Nat. Bank*, 207 S. W. 382.

**Concerning the Equitable**

Two inquiries from two sources may as well be answered here and now.

The Equitable Life of New York has only \$100,000 capital stock, on which the dividends are expressly limited to 7 percent yearly. This limitation is in apparent conflict with the payment of several millions for the stock by the company, but if the policyholders and the courts approve of the purchase, payment to be made out of the surplus, there is nothing more to say.

The California law requires \$200,000 capital, but the Equitable has been allowed to continue business in the state while other companies with \$100,000 capital were compelled to increase their capital to \$200,000 or more.

The reason assigned by the state insurance department is that the policyholders of the Equitable have a voice in the management and in the company elections of officers.

The Equitable has not yet been mutualized by its purchase and cancellation of the capital stock.

The amount to be paid for the \$100,000 capital stock has not been decided yet, but may be \$3,000,000, leaving about \$9,000,000 or 1½ percent surplus.

The dyspeptic can't help making enemies. Therefore have a care for any ache in the stom-ache.

Ex-Manager Mullins of London is in New York en route to California, in some part of which he will make his future home.

## MISCELLANEA

### Guardian Casualty & Guaranty Debacle

How much will the loss claimants ever receive is merely conjecture. The Bankers Trust Co. of Salt Lake is receiver. General agents are disputing the alleged balances due, and the stockholders whose promises to pay have kept the company in voluntary liquidation now decline to "pay in" any more money.

As stated in the January Coast Review, claimants should file claims with the receiver, which will try to collect something from the stockholders and the general agents, in addition to the securities turned over by the Utah insurance department.

The stockholders and the Agency Company Inc. are the same as of the Guardian Fire of Salt Lake City.

The "defeat" of this Salt Lake City rate-cutter grows worse. We never had any confidence in it and the Coast Review has never contained one word of approval of the company or its management.

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### The Press

The Spectator has lost a very valuable man, Wm. S. Barnaby, manager and statistician, who died of pneumonia on February 5.

It took just 24 days from date of publication the Stars and Stripes, the official publication of the A. E. F. of January 24, Paris, France, to reach San Francisco. The cartoon "My, How She has Changed," is lovely, the goddess of liberty statue in New York harbor having been changed into a middle-aged suffragette holding aloft a turned-down wine glass.

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### Title Insurance Ruling

Land purchasers cannot recover against title insurance company for negligence in permitting contract and deed to be drawn so as to make purchasers liable for assessments after having agreed to safeguard purchasers' interests in transactions, where they had knowledge of such assessments at time they contracted to purchase the land.—121 N. E. 468.

### Is There Such a Thing as Progress?

Of course you have read Emerson's "Compensation." Do you recall his picture of the savage who could be cut down with a tomahawk and quickly be healed; while the coddled civilized man would suffer and die. By civilization we win much and lose as much. Therefore it may be there is no real progress.

Some years ago, after years of experimenting and of failures, successful type-setting machines were made. A machine can set four times as much type as a man can set by hand. People exclaimed, "Wonderful! We now shall have cheaper books and papers!" Have they?

After years of experimenting, practical type-setting machine was perfected. As far back as 1876, at the little but excellent Centennial World Fair, the Hoe Press people had a working type caster and setter on exhibition. About twenty years ago the machines became common. They set type four times as fast as a man. But where is the progress when the charge per 1,000 ems is 50 percent more than formerly paid men for setting type by hand? Seemingly the owners and operators of the machines are joint members of a trust.

There has been no real progress. Ralph Waldo was right.

The Maryland Casualty escapes an award of the California accident commission for the death of a boy employee age 15, as the boy was illegally employed contrary to the child labor law forbidding employment under age 16.

Speaking of the excess mortality from influenza and its possible effect on the younger companies, the Manhattan Life urges its representatives to answer inquiries to this effect:

Reduction of surplus, even impairment of capital stock, will not necessarily affect the solvency of such young company, as all assets over legal reserve are surplus to policyholders. Urge the inquiring policyholder to continue his policy in his company and assure him that it is solvent.

---

Now is the only time.



**FIRE****100th Annual Exhibit of the Aetna**

The net assets of the centenarian Aetna Insurance Company of Hartford are now \$32,074,778, a gain of \$2,222,592. The net surplus is \$8,904,033, a gain of \$342,065. Capital is \$5,000,000. Reinsurance reserve is \$14,852,438, a gain of \$1,460,537, showing a large increase of new business. List of investments shows a number of Pacific West securities.

W. H. Breeding is the general agent of the Aetna in this field.

**Sparks and Roof Fires**

Fire Chief Steinmetz of Alameda says that a common cause of shingle roof fires is the burning of waste paper and excelsior in open fireplaces.

**Personal**

Manager Watt is in Honolulu.

Edward Randall, formerly auditor for the Continental and allied companies and now auditor for the Fireman's Fund and the Home Fire & Marine, spent last week in San Francisco, returning to New York on Sunday, where he is engaged in an audit of the affairs of the Atlantic marine department of the Fireman's Fund.

Thomas S. Deering of Newhall & Co., who prepared a paper for the Fire Underwriters Association, lost his mother by death on Sunday.

Manager B. Goodwin will spend about two weeks in the East, returning some time next month.

Lieutenant Eric A. Falconer, who was one of the first of the Fireman's Fund boys to enter the Officers' Training Camp, has been reported as wounded in action, degree undetermined.

Philadelphia.—There is still some talk of efforts made by the Independence to acquire the People's National.

We have no desire to force this journal on anybody.

**Springfield F. & M.**

The Springfield F. & M. has \$14,742,702 assets, a gain of over \$1,500,000. Surplus gained a half-million. Geo. W. Dornin is manager.

**Evans Companies**

The American Eagle Fire has \$3,134,800 assets, a gain of \$412,635. Net surplus advanced to \$900,572.

The Continental now has \$36,500,504 assets, a gain of about \$4,000,000. Net surplus gained \$1,440,411.

The Fidelity-Phenix Fire now has \$22,347,600 assets, a gain of \$3,367,285. Net surplus is \$6,076,071, a gain of \$893,553.

The Commercial Union Assurance Co. will capitalize a part of its surplus adding £2 a share to the paid-up capital.

Oakland, Feb. 17.—Home of Thomas Mulligan, 1221 50th av., was enveloped by flames before the fire engines arrived. House and contents destroyed.

San Francisco, Feb. 18.—Plaza hotel, Stockton and Post, damaged somewhat by fire starting in empty egg cases in the basement. Much smoke, many tears. Lighted cigarette tossed through sidewalk grating probable cause.

Manstfield, Or., Feb. 18.—Whole business block burned this morning. Loss about \$100,000. Lloyd hotel, 5 stories, burned.

**False Report**

Rumors that the Employers Liability Assurance Corporation is to be amalgamated with the Liverpool & London & Globe is denied by the home office in London.

The banquet of the F. U. A. P. was an overwhelming success. Knapsack and speeches were stimulating.

Figures for Coast fire business so far received appear to average 35 percent losses incurred.

**OCCIDENTAL LIFE INSURANCE CO.****Continued Healthy Growth—Gains in Assets, Premiums and New Business**

The annual exhibit of the Occidental Life Insurance Company of California is eminently satisfactory. The progress of the company is one of healthy growth, as may be seen from the columns of totals from December 31, 1907, to December 31, 1918.

Every year there has been gains in assets, in new business and in life insurance in force. Net surplus and premiums have been increasing. The accident department is also doing well.

In the past year the assets increased 16 percent and are now \$2,112,997. The gain in income was about the same creditable percentage, from \$877,495 to \$1,017,662. The gain in life insurance in force was 12 percent, the total advancing to nearly \$21,000,000. Reserves on both life and accident policies have been increased.

The past year of war and influenza produced no ill effects visible in the financial statement of the Occidental Life. Viewed from any angle, the statement is one with which the management, the stockholders and the policyholders alike may feel proud.

**Pacific Coast Casualty Directors Nade Defendants**

John C. Lynch, received of the Pacific Coast Casualty Company, has brought suit against the former directors, charging them with misappropriation of the company funds when they authorized the expenditure of \$100,000 to purchase stock in the Casualty Company of America at a price far in

excess of its real value—at \$25 a share. He says it was actually worth less than \$7 a share. But the price paid however, was according to the book value as determined by the New York state insurance department.

The receiver charges that the purchase by a California corporation of stock in another corporation is contrary to the law of the state. The defendant directors are:

George W. Turner (fire insurance man), Thomas L. Miller (life insurance man), Frank P. Deering, W. P. Johnson, Allen I. Kittle, Cutler Paige, Kirkham Wright.

These men were left or acquired a bad legacy, a mixed up mess, from the previous officials of the Pacific Coast Casualty. Claims unexpectedly turned up, after the books had been experted. The purchase of shares was a consolidation with the New York rate-cutter and a condition of the reinsurance of the California company, as we have been told.

**Vulcan Fire's Timely War Map**

The Vulcan Fire of California sends its friends a drawing which is entitled an "Insurance Agents' War Map." The "insurance editors' reserve" is safe in the last row, near the "adjusters' camp." The "women's auxiliary fire-lighters" surround a kerosene oil can. The brass band is playing "Keep the Home Fires Burning," and the "Cigarette Stub and Match Throwers" are trying to.

**Union Assurance Society**

This old London company has some \$6,000,000 assets and a premium income of \$3,800,000. Its loss ratios and expense ratios are notably moderate. Underwriting gains are good.

The Coast representative is H. H. Smith, Insurance Exchange, San Francisco.

—Our Entertainment page is the last.

# FINANCIAL CONDITION OF OCCIDENTAL LIFE INSURANCE COMPANY JANUARY 1, 1919

## Admitted Assets

Mortgage Loans on Real Estate, first liens \$1,388,105.23	
Loans to Policyholders, upon Security of Company's Policies	312,402.75
United States War Securities	126,195.41
Bonds	16,616.25
Book Value of Real Estate	68,670.47
Cash in Office and Banks	85,577.39
Net Life Premiums Deferred and in Course of Collection	49,570.61
Interest Due and Accrued	37,210.88
Reinsurance Due from other Companies	16,154.99
Accident Premiums in Course of Collection written on or after Oct. 1st, 1918)	1,894.94
Total Admitted Assets	\$2,112,996.92

## PROGRESS OF COMPANY

End of Year	Admitted Assets	Premiums from Policy	Premium Income without Debit	Total Income from Premiums and Int.	Life Insurance for Year	Life Insurance in Force
1907	\$ 317,446.80	\$ 57,290.30	\$ 11,929.95	\$ 76,068.81	\$1,257,040.00	\$1,658,040.00
1908	361,973.09	116,948.57	44,344.50	178,441.98	2,098,901.20	2,907,391.20
1909	437,366.24	157,740.57	88,575.01	246,357.65	2,125,744.71	4,036,924.07
1910	529,845.07	193,151.42	142,758.34	336,162.71	2,364,458.36	5,396,312.30
1911	631,482.89	231,584.71	166,342.59	431,992.67	2,427,764.29	6,495,776.70
1912	757,952.57	253,620.24	166,092.46	430,784.28	2,544,685.87	7,516,857.21
1913	897,192.51	302,277.14	174,605.62	526,065.43	3,157,238.58	8,738,603.36
1914	1,052,158.72	382,030.55	178,206.65	620,571.43	3,772,544.20	10,294,418.80
1915	1,180,373.64	357,430.71	168,117.51	591,186.03	3,959,365.10	11,438,356.87
1916	1,351,896.99	399,196.34	214,183.79	689,472.41	4,381,206.49	13,325,607.64
1917	1,817,013.34	554,680.78	295,342.73	877,465.44	5,582,141.69	18,565,495.15
1918	2,112,996.92	672,946.95	255,275.37	1,017,662.81	5,909,426.23	20,825,256.37

Reserves on Life Policies required by law \$1,667,159.06	
Reserves on Accident Policies required by law	53,964.23
Life Premiums and Interest Paid in Advance	11,655.03
Reserve for Federal, State and other Taxes hereafter payable	25,819.86
All other Liabilities	29,229.43
Total	\$1,787,265.21

## Liabilities

Surplus as regards Policyholders, including Capital Stock \$250,000.00 (fully paid)	\$25,731.71
	\$2,112,996.92

Home Office: 12th Floor, Merchants National Bank Bldg., 6th and Spring Streets, Los Angeles, California





### Field Men

For the Liverpool & London & Globe, George J. Janes, who has been with the company for the past twelve years, until recently in eastern Washington and Idaho, now has as his exclusive field, by promotion, the state of Oregon, with headquarters in Portland. Mr. Janes began as an employee in the San Francisco office of the company.

As mentioned in our last issue, Mr. Janes is succeeded in eastern Washington and Idaho by W. H. Gascoigne, whose headquarters will be in Spokane.

Howard W. Armstrong has been appointed automobile special agent by the Fireman's Fund for Idaho, Montana and Utah, with headquarters at Salt Lake. Before his enlistment in the Officers' Training camp a year ago, Mr. Armstrong held the same position to which he has just been re-appointed, with headquarters in Denver.

J. C. Crooks, recently a special agent in the Nevada and California field, has engaged in the local agency business (General Ins. Co. Inc., of which F. T. Allison is the head), at Yakima, a prosperous Washington city. Mr. Crooks is one of the partners.

The annual conference of the Pacific Coast field men of the Fireman's Fund held the week of February 10 at the head office in San Francisco, closed Friday, February 14 with a banquet and dance in the north ball-room of the Fairmont hotel. There were 235 present, including field men, retired officers and employees, and all the head office force.

The banquet tables were beautifully decorated with our early spring flowers and sprays of fruit blossoms. Speeches were made by President Levison and ex-President Wm. J. Dutton. Lieutenant Chester Clarke, who enlisted in the Aviation Corps early in the war, and who has recently returned from France, related his experiences while fighting the Huns. Another guest was Miss Alma Levison, sister of J. B. Levison, who has been in France for the past eight months with Red Cross Base Hospital Unit No. 47, returning to San Francisco last

week. After the banquet the room was cleared for dancing, which kept up until a late hour.

### Townsend

George E. Townsend has been placed directly in charge of the fire underwriting units of the fire department at the head office of the Fireman's Fund.

### New Fire Hazard?

A new job print device is a perforated half-inch pipe, attached to the "fly" delivery. A rubber hose supplies gas to the forward and backward moving pipe. The flaming gas jets shoot downward over the delivered sheets and the heat dries the ink so thoroughly and quickly that the next falling sheet takes no "offset." Dry printing as you wait!

### State Fire Insurance Bill

The Mission "merchants" (politicians) in San Francisco have a bill at Sacramento providing for a state fire insurance fund, similar to the state industrial accident fund. The new fund would create many new jobs for needy politicians—and might easily bankrupt the state.

Sacramento.—All local government may be eventually taken away. This seems the tendency. A bill has been introduced to compel all cities and towns in California employing firemen to have the two platoon system.

### Life

The West Coast Life devotes its February Pioneer to the Proceedings of the Third Annual Agency Convention. There is plenty of evidence that the convention was a great success. All the addresses were remarkably good.

There are four British offices which administer their life branch at a fixed charge of 10 percent of the annual premium revenue—the average expense ratio of home life companies being between 12 and 13 percent.—Ins. & Finan. Gazette, Dublin

### **Exempt from Income Tax**

Proceeds of life insurance policies paid to beneficiaries.

Amounts received by the insured on life, endowment and annuity contracts, "providing such payments do not exceed the premiums paid in." Excess returns over premiums paid in are listed as income.

Amounts received from health and accident insurance and under workmen's compensation laws plus the amount of damages or indemnities received for injuries or sickness.

Gifts and money and property acquired by will or inheritance.

Interest on bonds of American political units, and Federal farm loan bonds.

Providing the holdings do not exceed the exemptions allowed by law.

Dividends on stocks and bonds where the income tax has been paid by the principals.

### **Masks and Influenza**

It is a pity that our health authorities did not gather statistics of the influenza contagion or infection, of the living and dietary habits of those who contracted the disease and of those who escaped, and of those who wore gauze masks and of those who did not.

It is known that many who wore masks contracted influenza, and that many who did not wear them were not infected; and vice versa of course. Portland in the first wave wore masks and finding them of no value did not "ordain" their wearing at the second wave. San Francisco wore masks (mostly transparent) during the first

and second waves; and many persons who wore them, including physicians and nurses, died of the plague. It seemed as if the ordinance was passed just when the epidemic was subsiding and undeserved credit could be won by the natural decrease in the number of cases.

Many Eastern cities refused to mask and several of these had the lowest death rate. The question as to the efficacy of the mask as a prevention is still unsettled.

### **Encourage Soldier and Sailor Insurance —There Will Be Many Lapses**

Our government requests all insurance men to urge returning soldiers and sailors to continue their insurance, as supplied by the government; and these patriotic men, against their own interests, are heartily complying with the request.

General Pershing's expressed wish that no soldier of the A. E. F. discontinue his war risk insurance until at least he has had an opportunity to study the government's new plan, has been printed as a poster. The insurance is payable to relatives regardless of dependency; but to obtain the additional payments of compensation, separate from insurance, there must be dependency.

But, withal, the lapsing will be enormous. Here lies danger. If government establishes insurance branches they will be so costly that the temptation to engage in the work as a business, in competition with private companies, may be irresistibly strong. Two United States senators favor such extension, and they are close to the Administration.



# Queen

Insurance Company  
Of America, N. Y.

ASSETS, (JAN. 1, 1918) . . . \$13,422,862  
NET SURPLUS, . . . 4,232,069

Gross Assets <sup>JAN. 1</sup> 1918 \$130,669,361  
Fire & Marine Assets 60,917,071  
Net Surplus - - 20,356,455

Transacts Largest FIRE  
Insurance Business of any  
Company in the World



## Newark Fire Insurance Company

ESTABLISHED 1811

ASSETS, - - - - - \$2,385,070.00  
SURPLUS TO POLICYHOLDERS, - 897,385.00

**ROLLA V. WATT, Pacific Coast Manager**

**FREDERICK B. KELLAM, Asst. Manager**

**H. R. BURKE, Asst. Manager**

**ROYAL INSURANCE BUILDING, SAN FRANCISCO**

**SPECIAL AGENTS**—Frank M. Gilcrest, J. K. Urmston, J. B. Walden,  
D. L. Stewart, C. D. Gabrielson, E. P. Eldred, J. H. Banks, F. J. Perry,  
R. S. Folger, Matt B. Evans, W. H. Ticknor, J. H. Martin, C. A. Luhrs  
(automobile).

### **Liverpool and London and Globe Insurance Company**

The annual report of the above world-renowned company is a remarkable example of the value of a business organisation that is controlled by experts. The development and improvement shown in the report is evidence that the management have not only a keen appreciation of the enormous interests committed to their care, but that they are prompt in taking every action that is necessary to obtain that support which is required to ensure results of a satisfactory character. The business is well established, but to retain its eminent position among the world's greatest insurance institutions a strong and vigorous policy must be pursued. The figures produced for the year are the best indication that in each branch of the business a policy showing strong determination to surmount all the difficulties which have been multiplied through the operations of the war, and which in ordinary times require very careful and judicious handling, has been constant throughout. It would be difficult to select any point in the report that requires special commendation. When the whole of the work is so uniformly good, such discrimination is out of the question.—The Review, London.

### **Income Tax Due and Penalties After March 15**

Here is what will happen to you if you don't file an income return by March 15: a fine of not more than \$1,000 and an additional assessment of 25 percent of the amount of tax due.

For "willfully refusing" to make a return on time, a fine not exceeding \$10,000, or not exceeding one year's imprisonment, or both.

For making a false or fraudulent return, a fine of not more than \$10,000, or imprisonment for not more than one year, or both, together with an additional assessment of 50 percent of the amount of tax evaded.

For failure to pay tax on time, a fine of not more than \$1,000 and an additional assessment of 5 percent of the amount of

tax unpaid, plus 1 percent interest for each full month during which it remains unpaid.

The normal rate of tax under the new act is 6 percent of the first \$4,000 of net income above the exemptions, and 12 percent of the net income in excess of \$4,000. Incomes in excess of \$5,000 are subject also to a surtax ranging from 1 percent of the amount of the net income between \$5,000 and \$6,000 to 65 percent of the net income above \$1,000,000.

Payment of the tax may be made in full at the time of filing return or in four installments, on or before March 15, on or before June 15, on or before September 15, and on or before December 15.

### **Policyholders' Digest of American Life Companies**

This is the fourteenth annual (1918) edition. Flexible binding, over 1,100 pages. Price \$2.50. Published by National Under-Underwriter Co., Cincinnati, Chicago.

Analyzes policy contracts and company practice, rates, surrenders, dividends, net cost, complete list and description of policies issued of 250 companies.

This book tells everything the agent and policyholders want to know, except how long the company will remain in business.

A similar book for 1919 will be issued by these publishers on May 1, at \$2.50 the copy. There will be new features, such as a unique chart synopsis (87 heads), and a ten-year net cost exhibit.

### **U. S. S. COURT RULING ON BROKER**

An insurance broker who by Act S. C. March 2, 1916 (29 St. at Large, p. 676), is made representative of insured, and who is also representative of the insurer, is, like the business of insurance of which he is an instrument of consummation, clothed with a public interest, and so subject to the regulating power of the state.—*La Tourette v. McMaster*, 39 S. Ct. 160.

### **Franklin Fire**

It is expected that this company will double its capital at once.

**Auto Accident Headlines**

- "5 Injured When Auto Overturns."
- "Motorcyclist killed in Crash with Auto."
- "Auto hits car—Woman killed."
- "Car overturns and slides 80 feet."
- "Hurt when auto goes over bank."
- "One killed and three hurt in auto crash."

When Eastern authorities said the total of influenza deaths in U. S. would be 200,000 the Coast Review said 400,000 would be nearer correct. In our last issue we announced the total as 500,000, based on deaths among soldiers in camps. Here now comes the announcement to the same effect, by a government medical authority.

James A. Gorman, agency inspector for the Western States Life, has resigned.

A new law, framed by the state industrial accident commission, is to be passed by the Washington legislature.

**Live Articles on Suretyship**

By the Underwriter Printing and Publishing Co., 80 Maiden Lane, New York, N. Y. Price 1.05. Cloth-bound book of 120 pp.

Contents include Fraternal Suretyship, Personal Suretyship Insurance, Check-Raising Suretyship, Public Official Bonds. The Surety Application. Bank Fidelity Ins., Underwriting Contract Bonds, and fourteen others. Practical and therefore serviceable.

The Surety Underwriters Association of California elected James Moyles president. Frank Hall vice president, and Jesse M. Whited secretary and treasurer.

**INSURED WAIVES FRAUD**

Where insured, a year after discovering that an agent of an insurance company had fraudulently stated the kind of policy he was to receive, paid another premium, he thereby waived the fraud and elected to continue the insurance upon the terms stated in the policy.—97 S. E. 631.

# The Pacific Mutual Life Insurance Company

of California

*The Only Old Pacific Coast Company*

**Offers SUPERIOR OPPORTUNITIES  
to High Class Salesmen**

**See for an Agency Contract in California**



**FOUNDED 1868**

**Assets**

**\$45,432,695.61**

**Capital and Surplus**

**\$5,039,328.50**

*Managers for Life Department*

**KILGARIF & BEAVER,**

Shreve Building, San Francisco

**JOHN NEWTON RUSSELL, Jr.**

Pacific Mutual Bldg., Los Angeles

*Managers for Accident Department*

**F. A. STEARNS.**

Shreve Building, San Francisco

**The PASCHALL-JONES CO.**

Story Bldg., Los Angeles

**Paid-for Life Insurance, \$208,647,520.00**



### MISCELLANEOUS CHIPS

—In suit at law, where it appears that application for life or accident policy was attached to policy sued on, and was by its terms made a part thereof, the fact that insured fails to include application in copy of policy as attached to suit would not change rule as to its being a part of contract—*Wilkins v. National Life & Accident Ins. Co.*, 97 S. E. 879.

—About one thousand high-grade accountants and auditors are wanted by the Government as quickly as they can be secured. The United States Civil Service Commission will receive applications for these positions at any time until further notice. Full information and application blanks may be obtained by calling upon the secretary of the local board of civil service examiners at the customhouse or post-office in any important city, or by communicating with the United States Civil Service Commission, Washington, D. C. Salaries range up to \$4,000 a year. Nearly all positions are open to women as well as men. Applicants are rated upon their sworn statements.

—That rollers in conveying machinery in a sawmill were only 24 inches long and live chains arose above them at right angles, did not render it so obviously perilous that a servant working around the conveyor assumed the risk, where master had promised to remedy defect.—*La Fleur v. M. A. Burns Lumber Co.*, 176 P. 58. (Cal. App.)

—In action against contractors for injuries to carpenter when scaffold fell, evidence held to justify finding that plaintiff's injuries were caused by negligence of contractors, represented by employee who constructed scaffold, and for whose negligence the employer was liable under the Employers' Liability Act.—*Mickel v. Althouse*, 176 P. 51. (Cal. App.)

—The proposal in California to promote efficiency and economy by consolidating state departments, two or more together, if carried out, will affect the present state insurance department.

—Burglaries have increased so greatly in the United Kingdom that insurance rates have been raised.

—On the retirement of Samuel J. Pipkin, general manager and secretary of the Atlas, he was given a complimentary dinner by the fire offices' committee and the London salvage corps. He was given a copy on vellum of the resolution passed on his retirement, which was signed by every manager; also a check for a thousand guineas, which Mr. P. accepted as a donation to the Insurance Clerks' Orphanage, of which he has been chairman since it was established.

—In southeastern Europe the peasantry make a white wine out of parsnips.

—Where an insurance policy provides that health insurance shall not be effective until 30 days after the remainder of the policy is effective, and that no sick benefits shall be paid for the first 3 days of disability, if such disability continues less than 15 days, a rider, providing that in consideration of an additional premium sick benefits shall be payable from the beginning of the disability, merely modifies the clause as to disability from sickness for less than 15 days, and has no effect on the clause suspending health insurance for 30 days.—*Continental Casualty Co. v. Hall*, 80 So. 335.

—Major John Jones Brinkerhoff, M. A., F. A. S., actuary of the Association of Life Insurance Presidents from November 15, 1908, until the end of 1918, died at his home in Glen Ridge, N. J., early Tuesday morning, February 18, 1919, from heart failure. Major Brinkerhoff was born near Gettysburg, Pa., September 20, 1848, and was educated at Pennsylvania College, Gettysburg.

—Maj. Charles Christensen celebrated his 80th birthday yesterday.

The day was generally observed throughout the nation. It was February 12.

—"Partly" is a word no longer fashionable with the American press—not when "partially" is handy for the partial editor.

—Who has not strength somewhat according to his size lacks in health also.

## CHIPS

—W. D.—The underwriting profit of fire and fire-marine companies in 1917 in the U. S. was  $2\frac{1}{3}$  percent. In considerable areas east of the Mississippi river no profit was made. Figures for 1918 will be available in April. Some profit will doubtless be shown east as certainly west of the Rockies.

—E. N.—The policy is a contract. You cannot expect the insurer to pay any loss not covered by the policy. Insurance companies are not charity or relief organizations. No matter what the insured thought or intended—unless he told you as the agent of the insurer and you undertook to cover as directed.

—McMinnville, Or.—The Oregon Fire Relief Association reports as of December 31, 1918, \$352,222 assets, a gain of \$53,067. The number of risks covered exceeds 56,000, averaging \$800 each. Largest amount at risk is \$4,000. The bond investments are of a high class. Insurance outstanding is \$43,353,987, a gain of \$670,000. Number of policyholders gained about 1,000. Losses in 1918, \$77,661, a decrease of \$17,816.

—Seattle.—The Northwestern Mutual Fire is preparing for profit-sharing with employees and policyholders. The association claims to lead all other American fire mutuals in annual premiums.

A. C. H. Anderson, superintendent of agencies at Seattle for the Springfield, attended the annual meeting of the Fire Underwriters' Association of the Pacific. He says that generally in the Northwest business conditions are good and will improve.

—C. C. Wright, assistant secretary of the Fireman's Fund, is making a business trip through Texas, and while in the South will attend the meeting of automobile representatives to be held in New Orleans on March 3rd.

—A "material representation" is one that would influence a prudent insurer in determining whether to accept the risk or in fixing the amount of premium in event of its acceptance.—Life Ins. Co. of Virginia v. Pate, 97 S. E. 874.

—The Modern Woodmen death claims in the past thirteen weeks have been \$4,280,000 more than the assessment receipts. To pay these extra losses there will be a 50 percent increase in rates.

—The Mutual Life's January business was 50 percent better than a year ago.

—Jacob Chadeayne, who has been in the service of the Metropolitan Life Insurance Company for twenty-five years and who has been for ten years manager of the intermediate branch of the ordinary department, has been appointed manager of the ordinary department in the place of I. J. Cahen, deceased.

—Assignees.—Where beneficiary under life insurance policy has assigned it as collateral security, and assignees have been obliged to pay accruing premiums to maintain their security, they are, upon death of insured, entitled to refund of their expenditures in addition to their debt —McNeil v. Cobb, 173 N. Y. S. 865.

—Solicitor for Death Insurance.—A soliciting agent for a life insurance company is without authority to write policies or bind the company by its terms or to alter them and is merely a special agent, whose authority is entirely dissimilar from that of fire insurance agents.—Continental Casualty Co. v. Hall, 80 So, 335.

—The Guardian Life of America has reduced its 1919 dividends. They are half those paid in 1918.

—The Manhattan Life says that the legal reserve plan is now some 150 years old, and the business never has been put to a test as severe as during the last three months of 1918. The older companies, like the Manhattan, have not suffered from influenza deaths as much proportionately as the younger companies have, the reason being that the average age of the policyholders of the older companies is above 45.

—Interested readers will find on page 142 a summary of insurance in force in California for two years, by companies. The last three figures are omitted.

—Fire losses are increasing.

## The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

### ANNUAL STATEMENT, DECEMBER 31, 1918

Assets . . . . .	\$17,275,631 60
Liabilities . . . . .	13,354,721 13
Capital . . . . .	1,000,000 00
Surplus over all liabilities . . . . .	2,920,910 47
Losses Paid to Dec. 31, 1918 . . . . .	65,527,177 84

### THE COMPANY'S LINES

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams (Personal Injury and Property Damage), Automobile (Personal Injury, Property Damage and Collision), Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

PACIFIC COAST DEPARTMENT—California: CHAS. J. BOSWORTH, CHANNING B. CORNELL, Resident Managers, Merchants Exchange Bldg., San Francisco. Washington and Oregon: SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland

## LOOKING BACKWARD

### Iron-Workers' Dynamite Conspiracy

Thirty defendants were indicted for interstate transportation of explosives on passenger trains.

The first overt act was laid Dec. 1, 1905. The last is mentioned in a letter dated March 4, 1911.

The principals were Ortis McManigal (who turned state's evidence) and J. J. and J. B. McNamara. The other defendants were aiders and abettors. All were "cave men."

The defendants were members of the International Association of Bridge and Structural Ironworkers. These "Internationals" are bad ones.

Almost 100 explosions damaged and destroyed buildings and bridges in process of erection, the work being done by "open shop" concerns. There appears to have been no dispute about wages or hours. There were no explosions in "closed shops."

There was picketing, acts of violence, slugging, assaults with intent to kill, in various parts of the United States.

Dynamite with fuse and fulminating

cap was first used. Later, nitroglycerin and dynamite and a clock and battery with exploding attachments. This "infernal machine" could be exploded hours after the dynamiter had disappeared.

Explosions occurred in twenty-four states.

The thirty defendants were convicted.

### Manchester, Eng.

The Liverpool & London & Globe has an unfinished new building in Manchester, Eng.—unfinished because of the war. Only the ground and first floor are completed. We read in the Policy-Holder:

"The entrance leads into a two storied staircase hall, the walls of which are tiled with marbles—Avni Alto, Veine d'or d'Athenes, Swedish Green and Violet de Brocat, the last forming the columns of the arcade, and alternate voussoirs of the office doorway. The staircase is on the circle leading to a gallery on the first floor, and the ceiling has enriched fibrous plaster work with a margin of Swedish Green marble."

It is the policy of this British company to maintain branch offices and branch buildings in the principal cities of the world. We recently printed a half-tone of its handsome building in San Francisco.

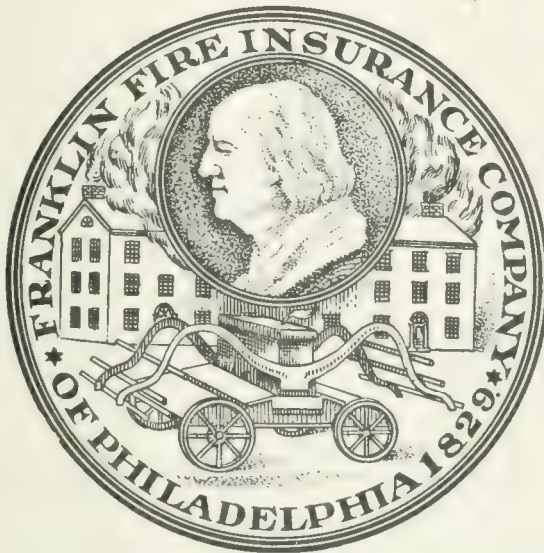


*"You may delay, but Time will not."*—Benjamin Franklin.

# THE FRANKLIN FIRE INSURANCE COMPANY of PHILADELPHIA

ELBRIDGE G. SNOW, President

Organized  
1829



Charter  
Perpetual

## FIRE and ALLIED BRANCHES OF INSURANCE

### **LIBERAL CONTRACTS OF INDEMNITY**

Guaranteed by funds ample to meet without delay all obligations, and backed by a Complete Service Organization and by a Management well known for its practice of Prompt and Equitable Adjustment of Losses.

*89 Years Old, With an Unblemished Name and  
Honorable Record*

**AGENTS THROUGHOUT THE UNITED STATES**

**Significant**

The Federal Farm Loan Board has asked for authority to insure (itself) properties on which it makes loans.

It will lose money on these loans—does the Loan Board hope to make up its losses out of insurance profits?

**Injured Soldiers**

Any injured soldier carrying war risk insurance will be sent to some established school for any re-educating he desires. These schools range from state universities to trade schools, and all expenses are paid by the government.

**The Great Epidemic**

Influenza and pneumonia deaths in our larger cities in the past five months have averaged 6 per 1,000 in-

habitants. Death rate in the army in this country was five times that of the unmasked civil population of New York City. Ages 20 to 35 were most susceptible.

Spokane is to have a new Albers mill valued at \$150,000.

Astoria, Or., is to have a new flouring mill valued at \$500,000.

Marysville, Cal., will soon lose 61 stimulant stores and the license money.

About 720,000 persons failed to make income returns last year who should. The government is after the \$100,000,000 they owe. Look out!

Bank hold-ups are amazingly common in this country since the war ended.

**Fire****Automobile****Marine**

# COMMERCIAL UNION

## ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital . . . . .	\$ 14,750,000
Paid-Up Capital . . . . .	1,475,000
Total Cash Assets, Gold . . . . .	67,581,595
Total Liabilities, including re-insurance reserve . . . . .	56,390,685
Cash Surplus to Policyholders . . . . .	11,190,910
Total Amount of Claims Paid . . . . .	198,018,581

**Assets in United States Held by Trustees, \$11,647,743**

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE  
PACIFIC COAST BRANCH OFFICE

**558 Sacramento St.****San Francisco****E. T. NIEBLING, Manager****R. C. MEDCRAFT, Assistant Manager**

## GENERAL

**Insurance News Is Mostly Bunk**

There is one commercial daily paper with an insurance department and with correspondents and the use of the wires, and yet it is able to gather only a few insurance items for each issue; and its list of fires includes only a small fraction of the average 500 American fires a day.

Insurance business in this country is immense. Its income is many hundreds of millions a year. It employs hundreds of thousands of men and women. News, figures, principles and practices, meetings, conventions, personals, etc., should fill pages every day and would justify the liberal support of a daily paper devoted exclusively to insurance. But however good and newsy and serviceable, it would never receive the needed support.

Yet in New York there is a daily paper, well supported by advertisers, which is devoted exclusively to women's wear. Other industries and merchandising have similar daily organs. They are liberally patronized and their services to the business and to the advertisers are cheerfully acknowledged.

These few remarks have been prompted by this extract from a letter:

"I find it hard to be interested in any insurance journal unless it helps me in my business. It is a rare thing for me to be at all interested in what is understood to be 'news'. Here is a paper that contains little besides items about people, whom I do not know and never expect to. Somebody, who thinks he's kind, sends it to me, and I send it to the waste-basket. The Coast Review, however, helps me, directly and indirectly."

**Hazard of the Wooden Shingle**

Wooden shingles are universal in the United States. Houses and barns in the country, houses and stores in small towns, houses in large towns and cities, are shingled with wood-saw-cut, thin at one end and thick at the other, nailed on boards a few inches apart. A delightful medium of ignition from falling brands or from flame-tongues beneath. But they are cheap.

In some cities there are hard roof ordinances, wholly or in part. Some towns and cities regard wooden shingles as a blessing, since they aid public improvements. Several Southern cities have had conflagrations which would not have occurred had all roofs been "hard." Other American cities, large and small, have never had a conflagration caused by these tinder coverings.

Adjusters should report losses caused by roof ignition, and the National Board should then compile and publish such reports, and thereby properly impress on the public the danger. There is danger but in California the man who can hardly start a fire in a stove with redwood kindling and paper is skeptical.

The Guardian's Life Extension Institute issues a medical advice letter to policyholders, with "how to keep well" letters, with not a word about how everything keeps well in alcohol. Of course the company wants its policyholders to live as long as possible—and pay premiums. But is not this a little unkind to the patiently waiting beneficiaries?



***Be Patriotic !*****SHOW YOUR AMERICANISM****By Patronizing American Institutions !**

**Tell Your Clients that there are no Fire Insurance Companies  
the world over that are stronger financially, are better  
managed or have a cleaner reputation for fair  
dealing with honest claimants**

---

***FIRE INSURANCE and ALLIED LINES***

---

**AMERICAN EAGLE FIRE INSURANCE COMPANY****CONTINENTAL INSURANCE COMPANY****FIDELITY-PHENIX FIRE INSURANCE COMPANY****HENRY EVANS, PRESIDENT****HOME OFFICE:**  
*50 Maiden Lane, New York**Managing Branch Offices:*  
*Chicago, Montreal, San Francisco***MONTANA**

Butte, Mont., is unable to pay its firemen, who have struck, except with warrants. The city recently lost much of its revenue.

House bill gives fire ins. licenses to firemen's disability funds.

**WASHINGTON**

The news of the bolshevist "revolution" in Seattle is known everywhere. The great "sympathetic" strike and the attempt to take over utilities and industries was exactly in line with Russian bolshevist plans. The "revolution" might have been a bloody one had it not been for the courage and good sense of Mayor Hanson. His perfect independence of lawless organized labor was a most agreeable sur-

prise. The mayor ordered down all signs such as "operated by permission of Union No. —."

**ARIZONA**

Jerome.—The I. W. W. are again active and threatening in this vicinity. Union miners profess to be afraid of them.

**Why?**

Carlyle once said: The U. S. A. is the sooty chimney of christendom.

"I want you to know," bellowed the angry man, "that I'm not as stupid as you think I am!" "Sure not," replied his friend. "You couldn't be."

Washington police are fighting the 10 percent strike.

Pacific Department, 369 Pine Street, - San Francisco

# CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

OF

## HARTFORD

ESTABLISHED 1850

FIRE INSURANCE CO.

OF

## NEW YORK

ESTABLISHED 1837

**BENJ. J. SMITH,**  
**MANAGER**

FRED'K S. DICK, Assistant Manager

## PACIFIC DEPARTMENT SPRINGFIELD

**F. & M. Ins. Co.**

*of Springfield, Mass.*

Largest Fire Insurance Company Chartered by the State of Massachusetts

Incorporated 1842

Total Assets . . . . .	\$ 13,224,033 34
Total Liabilities . . . . .	10,698,313 46
Net Surplus . . . . .	2,525,719 88
SURPLUS TO POLICYHOLDERS, . . . . .	\$5,025,719 88

*150 Sansome Street,*

*San Francisco*

**GEORGE W. DORNIN, Manager**

**JOHN C. DORNIN, Asst. Manager**

**SUPERINTENDENTS OF AGENCIES**

F. J. R. WEBBER

GEO. C. CODDING

FRANK H. YOUNG

U. E. CRANDALL

C. H. ANDERSON

RALPH G. STICH

Russian Bolsheviks plan the immediate organization of an army of 3,000,000 men. Why? Unless led by German officers, it will be easy to defeat it, for about all the old army officers have been murdered. Do the

Bolsheviks intend to fight Uncle Sam? Was that why they started a revolution at Seattle? Alaska would be a fine prize; and Washington too.

## GENERAL

## Policy of Insurance Ruling

It has been said often that every policy of insurance is a contract of indemnity. The accuracy of this statement is a question of definition. If it means that wagers are prohibited, that the insured must possess an insurable interest, it is true today. But if the word "indemnity" is given a broader sense, if it means that whatever the language of the contract the insured may recover only the precise amount of the pecuniary damage caused to him by the contingency against which he seeks protection, then it is not now, and never has been, the inflexible rule. An ordinary fire or marine policy is a contract of indemnity, for it is so written. *Ferguson v. Mass. M. L. Ins. Co.*, 32 Hun, 306, affirmed 102 N. Y. 647. But valued policies of this character may also be written, and then, in the absence of fraud, the amount of the loss is

immaterial. *Sturm v. Atlantic Mutual Ins. Co.*, 63 N. Y. 77. All life policies are substantially valued policies. *Olmsted v. Keyes*, 85 N. Y. 593; *Rawls v. American Mutual Life Ins. Co.*, 27 N. Y. 282, 84 Am. Dec. 280. A creditor whose debt has been paid after he has obtained a policy on the life of his debtor may still recover. 121 N. E. 468.

Otis J. Backenstoe has a name which doesn't handicap him, for he has No. 1 of the Bankers' Life's individual producers or 1918.

New liability and property damage rates go into force on April 1.

Charles E. Skinner has left the Maryland Assurance.

"Jitney overturns with five passengers."

## FIRE ——— MARINE ——— AUTOMOBILE

## FIRE AND AUTOMOBILE INSURANCE

**Pacific States Fire Insurance Company** Of PORTLAND, Oregon

**Independence Insurance Company** Of PHILADELPHIA, Pennsylvania

## MARINE INSURANCE

**The Ocean Marine Insurance Company, Ltd.**  
Of LONDON, Eng.

**The London Assurance Corporation,** (Marine Dept.)  
Of LONDON, Eng.

**The Westchester Fire Insurance Co.,** of NEW YORK (Marine Dept.)

**H. M. NEWHALL & CO., General Agents**

**THOMAS S. DEERING, Manager**

**NEWHALL BLDG., N. E. Corner California and Battery Streets, - SAN FRANCISCO**

Twelfth Edition —

## PACIFIC FIRE MANUAL

— Twelfth Edition

WITH COLORED DIAGRAMS

WITH REVISED FIGURES

\$10 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE

MUTUAL FIRE LEAFLETS INSERTED

Single Copies, \$1.00

For Sale by Coast Review

122 Halleck St., San Francisco



### Decision of an Alabama Court in Case Where Insured Was Hanged

Some years subsequently to the issue of the life policy the insured was convicted of murder and was hanged therefor.

After the transfer of the policy by insured, all premiums were paid by the transferee (creditor). Said transferee became bankrupt, and his assets, including this policy, were sold. Plaintiff purchased the policy, which contained no condition or provision exempting insurer from liability in the event the insured was legally executed.

The Alabama court said: The defense is not that the policy is void but that it has not matured. In other words "death at the hands of the law" is not a contingency within the contemplation of the parties that operated to mature the contract so as to authorize an action thereon. [How about suicide after one year?]

Held, that public policy forbids that the natural restraints against such crimes [suicide and murder] be made the subject of contract.

Court did not deny that the legislature is competent to enact a statute that will cut off an insurer to make this defense—may provide that contracts of insurance against such contingencies are valid and enforceable.

According to this court any agreement to pay claim on a suicide's life, is not enforceable unless the legislature provides that contracts against the contingency are valid and enforceable contracts.

The case of *Northwestern Mutual v. McCue*, 223 U. S. 234 is quoted, as follows:

"It is contended that, if the McCue estate cannot recover, the innocent parties, his children, will be admitted as claimants. To this contention, we repeat what we have said above, the policy is the measure of the rights of everybody under it, and, as it does not cover death by the law, there cannot be recovery, either by McCue's estate or by his children."

In the case we are discussing the insured appears to have had an insurable interest in the insured's life as assignee of a creditor. The court said:

"Assuming that the beneficiary named in the policy had an insurable interest in the life insured, the policy is not void on grounds of public policy; from its inception it was a valid contract, and is only avoided by the fact of the insured's coming to his death in a manner not covered, and which could not be covered by the contract, thus rendering the event necessary to mature the policy impossible of occurrence."

[On Rehearing. Per Curiam. Reversed and remanded in obedience to the ruling of the supreme court — 78 So. 5280 — on authority of *Mutual Life v. Lovejoy*, 299.— 80 So. 348.]

?

It is said the United States of America produces more nuts than any other nation. Certainly, evidence is piling up.

It is better to buy Victory bonds or notes than pay additional taxes. Let the next larger generation pay, we say. Hey, there!

J. Henry Albers, recently president of the Albers Bros. Milling Co., with mills in several Coast cities, was on February 5 found guilty of violation of the espionage act. He was charged with publicly asserting that he was pro-German and with making remarks derogative to the United States.

"Lights out" at Goldfield, Nev. No money to pay for street lamps.

**AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE**  
**PACIFIC DEPARTMENT**

**UNITED STATES FIRE INSURANCE COMPANY**

Organized 1824

**THE NORTH RIVER INSURANCE COMPANY**

Organized 1822

**NEW JERSEY FIRE INSURANCE COMPANY**

Organized 1910

**WM. W. ALVERSON, Manager**

**THE NEW BRUNSWICK FIRE INSURANCE COMPANY**

Organized 1826

**MERCHANTS FIRE ASSURANCE CORPORATION**

Organized 1910

**RICHMOND INSURANCE COMPANY**

Organized 1907

**HAROLD JUNKER, Asst. Mgr.**

MILLS BUILDING, 266 BUSH STREET, SAN FRANCISCO, CAL.

**AUTOMOBILE DEPARTMENT**

**L. V. BENTLEY, SUPERINTENDENT**

Special Agents — Portland: A. M. Lovelace, W. E. Helfrich; San Francisco: T. B. Clarke;  
 Los Angeles: T. J. Keleher, E. R. Honstinger; Salt Lake City: W. T. Booth.

**TERRITORY: — Alaska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho  
 Montana -- Hawaiian Islands**

Insurance Placed Anywhere in the United States and Dominion of Canada

**VULCAN FIRE**

**Insurance Company**

OF OAKLAND, CAL.

Capital, . . . . \$500,000 00

Net Surplus, . . . . 428,526 90

Surplus to Policyholders, . . 928,526 90

Cash, Bonds and Secured

Loans, 1,048,906 67

Other Assets, . . . . 57,727 19

Total Assets, . . . . 1,106,633 86

J. F. CARLSTON, PRESIDENT

**Underwriting Department**

249 Pine St., : San Francisco

**ARNOLD HODGKINSON, SECRETARY**

**H. B. KEITH, MANAGER**

**Bank Failures**

Thirteen country banks in Minnesota were closed (in one day) last week by the state bank commission.

It appears to have been a string of banks under one management.

The new auto fire and theft rates are now in force in the Middle West.

**Life Policy Buyers  
 Are Invited**

To Send to

The Coast Review,  
 San Francisco,

**FOR RECOMMENDATIONS**

*of Three Surely Solvent and Liberal Life Insurance Companies, and of Three Fitting Forms of Policies or Contracts*

**FREE**

State Age ( about ) of Self and of Dependents for whom Protection is wanted

**WE MAY BE ABLE TO SERVE YOU  
 WELL AND WITHOUT COST. IF  
 YOU ARE INSURED DO YOU KNOW  
 FOR HOW MUCH ?**



# ATLAS

**Assurance Company**

(LIMITED)

Of London, England

With which is Incorporated the

**Manchester Assurance Co.**

TOTAL SECURITY, . . \$25,000,000.00

Assets in United States, \$3,270,655.00

Office: 100 Sansome St., - San Francisco

**FRANK J. DEVLIN, Manager**

**T. H. PALACHE, Assistant Manager**

## LIFE

A. May and J. M. Sterud, San Francisco, have qualified for the Mutual Life's \$200,000 section.

The Mutual Life's "Points" tells of a case of delay and death and loss of \$10,000. The cashier of a bank at Brainerd, Minn., wanted \$10,000 insurance as a Christmas gift to his wife. He was busy when the agent called, to submit particulars at his request, and asked for an interview two days later.

But the bank cashier two days later was ill of influenza and died. The delay cost his widow \$10,000.

## ARIZONA

Phoenix.—Same old band of I. W. W., deported by citizens and brought back by the federal government, are again bolshevisting here. Nearly all these noisy idlers are foreigners and revolutionists. We must treat 'em rough.



# ARE YOU PLEASED?

## IF NOT, SEE

# US

**POLICIES UP TO THE MINUTE  
LIFE, ACCIDENT and HEALTH,  
OCCIDENTAL LIFE INSURANCE CO.  
OF CALIFORNIA**

**"THE DURABLE"**

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



## New York Underwriters' Agency

*Established 1864*

**Representing Cash Assets of over \$34,654,000**

**F. M. BRANCH, Manager**

**H. R. MANN Jr., Assistant Manager**

**Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO**

**SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—**

**V. H. Quitzow, 339-41 Sansome St, San Francisco —A. C. Anderson, 239 Van Nuys Bldg., Los Angeles**

**W. B. MEIKLE, President and General Manager      JOHN SIME, Asst. General Manager**

## BRITISH AMERICA ASSURANCE CO.

**OF TORONTO**

**(INCORPORATED 1833)**

**( FIRE )**

**United States Assets . . . . . \$2,192,173.14**

**Liabilities in United States . . . . . 1,419,245.79**

**Surplus . . . . . \$772,927.35**

**MILLER, HENLEY & SCOTT,**

**340 California Street, - - - San Francisco**

**General Agents for OREGON, WASHINGTON, ALASKA and HAWAII**

### FIRE

Alameda, Cal.—Our fire department has installed a fire prevention bureau. Last month sixteen fires occurred in this city. Eight were caused by sparks from dirty or defective flues, falling on wooden roofs. The fire chief says chimneys should be cleaned once a year.

Melbourne.—We read in Australasian Insurance and Banking Record that the cost of the upkeep of the fire brigades board is borne one-third by the fire insurance companies, one-third by the municipalities, and one-third by the treasury of Victoria. The cost for year ending June 30, 1918, was \$837,800.

## CAPABLE MEN CAN ALWAYS BE WELL PLACED

Much desirable territory is ready for Agents who can deliver policies in satisfactory volume. Inquiries about localities will have careful attention.

### UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

Address ALBERT E. AWDE, Supt. Agencies

GEO. ELLIOTT HUNT, Manager

1002 Shreve Bldg., Post St. and Grant Avenue  
San Francisco, Cal.

T. H. McALLIS, Manager

917 Board of Trade Bldg., Fourth and Oak Sts.  
Portland, Oregon

P. B. DUREN, Manager

307 - 309 Boston Block, : Seattle, Wash.

J. E. EVANS, Manager

Davis Chambers, 615 Hastings St., W.  
Vancouver, B. C.

## National Liberty Insurance Company of America

Incorporated Under the Laws of the State of New  
York in 1859

Statement, January 1, 1918.

Cash Capital, - - -	\$1,000,000.00
Assets, - - - - -	8,209,763.64
Liabilities - - - -	5,223,031.71
Net Surplus, - - -	1,986,731.93
Surplus for Policyholders	2,986,731.93

HEAD OFFICE

62 WILLIAM STREET, NEW YORK

## LIFE

### Bankruptcy and Surrender Value

Under St. Mass. providing that a life policy payable to a married woman shall inure to her separate use and that of her children, free from debts of the insured, her rights in a policy having a cash surrender value are subject to the right of the insured to surrender it.

A trustee is entitled to the surrender value of an endowment insurance policy on the life of bankrupt, where it has a cash surrender value, either by its terms or by the concession and practice of the company —In re Simmons, 253 F. 466. (U. S. Dist. C.)

## GENERAL

### Homes Wanted for Kids

The Children's Home Society of California (Oakland) wants good homes for homeless boys aged 5 to 12. All Americans except two. The influenza has greatly increased the orphans. Address the superintendent and offer a home with privilege of adoption. Your choice of blue or brown eyes, straight or curly hair. Not a dull boy in the lot.

The following English and German words are very similar:

Drop	Tropfen	Drum	Trommel
Drink	Trinken	Dike	Deich
Thief	Dieb	Though	Doch
Thing	Ding	Thorn	Dorn
Thou	Du	Through	Durch
Catalepsie is katalepsie.			

But now how few words in English and German are alike.

Federal Fire & Hail, \$200,000, it being organized in Denver.

**AMERICAN CENTRAL**INSURANCE COMPANY  
of St. Louis

Established 1853

Assets, \$4,142,834    Surplus to Policyholders, \$2,032,736    Losses Paid, \$32,271,012

**ST. PAUL**F. & M. INSURANCE COMPANY  
of St. Paul, Minn.

Established 1865

Assets, \$12,288,618    Surplus to Policyholders, \$4,895,060    Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

**MERCANTILE**F. & M. UNDERWRITERS  
of St. Louis**MINNESOTA**UNDERWRITERS  
of St. Paul

Assets . . . . . \$4,142,834

Assets . . . . . \$12,288,618

Surplus to Policyholders 2,032,736

Surplus to Policyholders 4,895,060

TERRITORY California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

**BENJAMIN GOODWIN, Manager***Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.***FIRE****EXPLOSION****AUTOMOBILE****FIRE ASSOCIATION**

Of PHILADELPHIA

Cash Assets, - \$13,481,581.02    Surplus to Policyholders, - \$3,599,623.24

**Philadelphia Underwriters**

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$40,755,189.48    Surplus to Policyholders, - \$13,473,116.40

**F. M. AVERY, Manager*****Pacific Coast Department: 242 - 244 Sansome St., San Francisco***Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;  
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.**Rural Fire Service in California**

Nevada county, with twenty-eight fire districts reporting to the farm bureau, had eighteen fires last year. The warden and voluntary assistants saved hay and grain, houses and barns, and one orchard, from destruction—valued at \$9,000, mostly insured.

Daisy is really day's eye, or the sun. The German word is ganselblume. Which do you prefer?

The insurance companies are displaying their new surpluses.

Minnesota has a town named Sleepy Eye. Night must be near.

The Minneapolis should add "National," too.

**WANTED**—Position as Special Agent, preferably in California. Address T. R., care Coast Review.



# West Coast San Francisco Life Insurance Company

C. O. G. MILLER PRESIDENT



"West Coast Service," representing the highest ideals of life underwriting, finds active expression in the relations of this company with both its policyholders and its agency organization.

Splendid opportunities for the building of a profitable future, based upon attractive first year and renewal commissions, are offered to insurance salesmen of character and integrity, and also to salesmen in other lines who are interested in life insurance.

On agency matters address: CHAS. W. HELSER, Vice President  
 376 Pine Street, West Coast Building, San Francisco

For Sale at the Coast Review Office Only

## "FIRE INSURANCE"

By

*Yours truly,  
 Wm. Sexton*

The late Wm. SEXTON wrote the signature, of which the above is a facsimile, when he was nearly 84 years of age. The letters are entirely free from any indication of trembling.

Strong Paper Cover,	.	.	One Dollar
Flexible Cloth Cover,	.	.	One-Fifty
Red Pegmold Cover,	.	.	One-Seventy-Five

For Sale by the Coast Review, 122 Halleck st., San Francisco

J. R. Whisner, agency director of month, to engage in other business.  
 the California State, resigns this Is that so!

# National Union

Fire Insurance Company  
Of Pittsburg, Pa.

Cash Capital . . . . . \$1,000,000.00  
Surplus to Policyholders . . 1,746,308.86  
Assets . . . . . 5,143,603.91

DIXWELL DAVENPORT, Manager

PACIFIC COAST DEPARTMENT

National Union Bldg., Pine Street,  
San Francisco

## FIELD REPRESENTATIVES:

E. D. FORTMANN, Northern California,  
241 Pine Street, San Francisco

Wm. M. STODGHILL, Southern California,  
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.

C. A. TOMASSENE, Oregon, British Columbia and  
Western Washington, 923 Leary Bldg., Seattle

## FIRE

NO FIRE ALARM

Seattle.—A large frame dwelling belonging to Frank Prichard, 58th ave. s. and Cloverdale street, was burned to the ground about 4:30 o'clock a. m. Jan. 27. No report reached fire headquarters until 6:01 o'clock, and when the firemen came the building was in ruins. The owner's family is said to be in Roslyn, Wash. The fire department report estimates the building and contents loss at \$4,000. The owner had erected a new home and had moved most of the household and personal effects to it.

Oakland, Cal., Feb. 4.—Home of Manuel Fragas, 2737 East Tenth st., destroyed by fire today. Loss \$1,400 uninsured. Excited family began to save furniture and did not turn in alarm.

## BALFOUR, GUTHRIE & CO.

GENERAL AGENTS

CORNER CALIFORNIA AND SANSOME STREETS, SAN FRANCISCO

PACIFIC DEPARTMENT

AMERICAN INSURANCE CO., Newark, N. J.  
CALEDONIAN INSURANCE CO., Edinburgh  
CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.  
NORTH CHINA INSURANCE CO., LTD.  
QUEENSLAND INSURANCE CO., LTD.  
ROCHESTER DEPT. GREAT AMERICAN INS. CO., N. Y.  
UNION INSURANCE SOCIETY OF CANTON, LTD.  
SCOTCH UNDERWRITERS DEPT. CALEDONIAN INS. CO.

## FIRE INSURANCE DEPARTMENT

TEMPORARILY AT 219 SANSOME ST.

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY

President JOHN M. TAYLOR, Hartford, Conn.

Insurance in force, 113,935 Policies for - \$270,243,227.37

### WHAT NO OTHER COMPANY HAS DONE

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1917.	- - - -	\$318,963,384.44
Total returned to Policyholders, as above noted, in same period	- - - -	326,786,585.46
Excess of amount returned	- - - -	7,823,201.02

# NORTHERN LIFE

INSURANCE CO.

Northern Life Building  
SEATTLE, U. S. A.

D. B. MORGAN,  
President

Reserves and Surplus to Policyholders  
**\$1,685,000.00**



HOME OFFICE, SEATTLE, U.S.A.

**A GOOD POLICY  
"3-in-1"**

LIFE  
HEALTH  
ACCIDENT

**ONE POLICY  
ONE PREMIUM**

Protection to you while  
living, and to yours  
afterwards

Good Agency Contracts  
to Reliable "Live" In-  
surance Men.--Write today

## MORE POWER TO YOU

*The more push there is behind you the more power you have. We furnish the push. This push is the help we give our men. No other life insurance company does as much to insure the success of its Field Force. Ask any Bankers Life man, or write*

**BANKERS LIFE COMPANY,**

*Des Moines*

### Notes Instead of Bonds

To pay government war obligations notes will be issued instead of bonds in the Fifth Liberty (Victory) Loan, it is announced.

By the way, why isn't a Liberty bond as good as a greenback which bears no interest, or a national bank note? Why do people accept the greenback or other paper money at par and discount the war bond?

Certain native and foreign elements of the population have announced a determination to buy no more war bonds or notes. In the East "no bonds" buttons are being worn. In California many persons, injuriously affected by recent "legislation," have

expressed a resolution to take not a dollar's worth of the new loan. They say, "Let George do it!"

The bankers will probably be called upon to make good the possible deficit in subscriptions. The government will raise the necessary money to bring the boys home from Over There by more special taxes if necessary.

Conversation — I have two rooms now; isn't that great?

Rep. R. Tee—Too suite for anything.

When we see a man on the opposite side of the street who owes us a dollar we wish he'd come across.—Boston Transcript.



## GENERAL

**American Business — By Carter Glass,  
Secretary of the Treasury**

A thing difficult of understanding is the reactionary spirit which, in some quarters, seems to have seized hold of American business. It manifests itself in a gloomy and pessimistic view of the future in no way justified by conditions present or discernible, and in a disposition to cavil at the further expenditure the government is under the necessity of making in order to liquidate the war.

Is the American spirit less courageous than is the spirit of the French or of the Belgians? France, sorrowing, but undaunted, has set about to repair the wreck the ruthless invader wrought, and refuses to view the future darkly. Belgium, stripped of all save honor, looks forward to the day when a greater nation will arise on the ruins of the old. Shall America, then, bend and groan under the imaginings of a burden which it should bear lightly, if felt at all?

Sight never should be lost of the fact that America's war debt is substantially all owed to the American people. Money to meet the interest charges on it and eventually to pay off the principal will flow back to the sources whence it came. A national debt of this character is not a burden to cripple future business.

Among Bankers' Life California leaders are A. L. Spence, B. W. Dennis, W. H. Fry, W. G. Childers, A. F. Smith, C. L. Holbrook, E. M. Bachelder, A. G. Horrover, H. V.

Burke, O. M. Simpson, F. J. Martin, W. J. Hunting, G. A. Fear and M. M. McConnoughy. In Idaho, C. T. Williams, L. W. Pingree, G. W. Wedgewood. In Montana, G. B. Burke, G. G. Maller, J. B. Steves, C. Burgess, R. O. Deming. In Washington, C. L. Brown, Wm. Ive, J. B. Bargar, L. A. Jacox, M. S. McConihe, P. P. Davis, J. E. Horton. In Oregon, C. W. Mapes, W. A. Doherty, F. C. Austen, A. T. Morrison, P. L. Emery. In Utah, E. F. Burke.

**26 Tons of Insurance Data**

Insurance records of the A. E. F. in France are now due in the U. S. Treasury Department at Washington, D. C. They were transported from France on the Mauretania, and were handled by 5 officers and 24 enlisted men, and were guarded by a detachment of marines. These precious paper records weighed 26 tons.

The other day I watched a blind colored lottery ticket vender transact business. Customers were supplied with tickets or prizes for two lotteries. He knew the winning numbers and recognized the winners by their voices; and he distinguished the tickets and the lists by smelling them. These lotteries have no drawings but are based on the weekly and monthly bank clearings.

**Plantigrade**

The only animals (says old Crusty) that walk on their feet are bears, 'coons, anthropoids, men and children. All other animals, including women, walk on their toes.

Would the proposed constitutional amendment against the manufacture and sale of tobacco reduce the fire hazard of U. S.

## The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

### SEMI-ANNUAL STATEMENT, JUNE 30, 1918

Assets . . . . .	\$15,684,739 43
Liabilities . . . . .	12,471,369 12
Capital . . . . .	1,000,000 00
Surplus over all liabilities . . . . .	2,213,370 31
Losses Paid to June 30, 1918 . . . . .	63,244,803 06

This company issues contracts as follows:

Fidelity Bonds; Surety Bonds; Accident, Health, and Disability Insurance; Burglary, Larceny, and Theft Insurance; Plate Glass Insurance; Liability Insurance—Employers, Public, Teams, Personal Injury and Property Damage; Automobile Personal Injury, Property Damage and Collision; Physicians, Druggists, Owners and Landlords, Elevator, Workmen's Compensation—Steam-Boiler Insurance; Fly-Wheel Insurance.

PACIFIC COAST DEPARTMENT—California: CHAS. J. BOSWORTH, CHANNING B. CORNELL, Resident Managers, Merchants-Exchange Bldg., San Francisco; Washington and Oregon: SPELEY & CO., 111 S. 14th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland

## THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$24,899,825.00

### THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Rod E. Smith, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. HACKFET, Supt. of Agents

PACIFIC BRANCH—367 Pine Street, SAN FRANCISCO

## BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1918. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket. Paper cover \$1.00

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts, 3 copies 25 cts, dozen \$1

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

**Broker Law Ruling**

The United States supreme court has rendered its decision in the La Tourette case involving the South Carolina law limiting licensed fire insurance brokers to residents of this state and also requiring two years' experience therein as licensed insurance agents. The action of former Commissioner McMaster in refusing to license Mr. La Tourette, a non-resident, was upheld and the law covering the matter is declared constitutional.—Southern Underwriter.

Life is not worth living without liberty and property, and the protection of life and property, and the opportunity to acquire and keep property.

**Reports of Profiteering**

The yellow journals of the country—and the department store advertisements which support them—are mainly responsible for labor unrest, envy and strikes in the United States. They have had too much to say and too exaggerated cartoons of "the profiteers." Unthinking folks are greatly impressed and prejudiced by these exaggerations, and manual-labor people are stirred by them to strike again and again for higher pay. In cases of government work every increase in pay meant additional profits for "the profiteers" and further additions to the high cost of living. Our worst bolsheviki are our yellow journals—the only yellow peril.

**Scottish Union and National**

*Insurance Company  
Of Great Britain.*

Organized 1824.

**Fire — Lightning — Tornado  
Automobile — Sprinkler Leakage**

**North American Branch:  
Hartford, Conn.**

**JAMES H. BREWSTER  
MANAGER.**

**FIELD REPRESENTATIVES:**

FRED W. GASTON, Tacoma, Wash.,  
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,

706 Gas and Electric Bldg., Denver, Colo.,  
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, State Agent,  
605 Mohawk Bldg., Spokane, Wash.,  
E. Wash., E. Oregon, Montana and Idaho

**H. W. FORES, San Francisco, Cal.,**  
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:  
201 Sansome Street**

**Agents Wanted**

**Special or Local Agents or  
Clerks or News Men**

**Can Make a Tidy Bit by  
Soliciting Subscriptions**

**FOR EDITION A ( Magazine )  
and or EDITION B ( Summary )  
of The 47-YEAR-OLD COAST  
REVIEW.**

***This is Cash Work and  
a Bonus***

**Write Publisher Coast Review,  
122 Halleck St., San Francisco, for  
Full Particulars.**

**WRITE NOW! RIGHT NOW!**



**John Wanamaker on Endowment Insurance**

I can never be grateful enough to those who so ingeniously taught me and influenced me in taking out endowment policies which terminated to aid me in carrying out new plans in my business.

When this happened I felt as if a gold mine had opened at my hand.

May I add further that from my own experience, observation and belief that life insurance knowledge and its improved methods based upon ascertained facts during the past twenty years is no longer an experiment or a speculation.

**W. B. MEIKLE, President and General Manager**      **JOHN SIME, Asst. General Manager**

## WESTERN ASSURANCE CO.

OF TORONTO      (INCORPORATED 1851)

UNITED STATES ASSETS . . . . .	\$4,194,579.34
LIABILITIES IN UNITED STATES . . . . .	2,526,887.65
<i>Surplus</i> . . . . .	<i>\$1,667,691.69</i>

### PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO  
MILLER, HENLEY & SCOTT, Managers.

**TOTAL ASSETS REPRESENTED, OVER \$35,000,000**

**Svea Insurance Company**  
of GOTHENBURG

**Agricultural Insurance Co.**  
of WATERTOWN, N. Y.

**Globe & Rutgers Fire Ins. Co.**  
of NEW YORK, N. Y.

**Hamilton Fire Insurance Co.**  
of NEW YORK, N. Y.

**Globe Underwriters Agency**  
of NEW YORK, N. Y.

**Sea Insurance Co. Ltd.**  
of LIVERPOOL, ENG.

### 22,000 EDITION

It Is for All Local Agents

12th EDITION

## Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special  
and Local Agents

For Sale by the Coast Review

**EDWARD BROWN & SONS**  
GENERAL AGENTS

202 - 204 Sansome St.,      SAN FRANCISCO

*Insurance Claims  
Handled and or  
Collected*

THE COAST REVIEW—

In its 48th Year—

renders the General Public, Claimants and Agents, its services in the Discussion and Collection of Insurance Claims of all kinds. Usually, Claim Difficulties are the result of a misunderstanding.

*FEE, NOMINAL or NOTHING*

*Results:*

*PHENOMENAL or SOMETHING*

We do not believe Insurance Companies are Willingly Litigious. If you think so, give us the particulars of one case.

We are prepared to recommend to dissatisfied claimants Counsel and Aid.

L I F E

California Life Insurance in Force—Last  
3 Figures Omitted

	In Force Jan. 1, 1917	In Force Jan. 1, 1918
Aetna . . . . .	\$ 20,972	\$ 24,242
American Nat'l A. . . . .	504	403
American National . . . . .	551	645
Bankers' Life . . . . .	22,662	25,544
California State . . . . .	15,246	16,413
Columbian Nat'l . . . . .	2,863	2,778
Conn. General . . . . .	152	216
Connecticut Mutual . . . . .	8,373	8,401
Continental . . . . .	1,376	1,683
Equitable, N. Y. . . . .	56,819	62,926
Equitable, Ia. . . . .	. . . . .	282
Fidelity . . . . .	5,421	5,745
Germania . . . . .	6,034	6,172
Great Republic . . . . .	4,217	4,363
Home . . . . .	4,558	4,636
International . . . . .	974	1,077
Manhattan . . . . .	1,962	1,870
Massachusetts . . . . .	8,120	8,866

Metropolitan . . . . .	43,219	52,032
Missouri State . . . . .	2,494	2,822
Mutual of N. Y. . . . .	58,296	50,007
Mutual Benefit . . . . .	23,067	24,346
National . . . . .	6,587	7,165
National of U. S. A. . . . .	3,436	4,117
New England . . . . .	12,731	13,226
New World . . . . .	1,043	1,027
New York . . . . .	78,498	90,512
Northwestern . . . . .	56,670	55,279
Northwestern Nat'l . . . . .	545	585
Occidental . . . . .	11,821	3,037
Pacific Mutual . . . . .	50,842	52,547
Penn . . . . .	26,829	27,880
Phoenix . . . . .	7,520	8,433
Provident . . . . .	13,171	14,872
Prudential . . . . .	27,304	31,714
Reliance . . . . .	3,158	3,807
Security of Am. . . . .	714	707
State . . . . .	4,708	6,143
Travelers . . . . .	19,307	22,532
Union Central . . . . .	13,272	14,368
Union Mutual . . . . .	4,940	4,943
West Coast-San Fran . . . . .	16,551	18,296
Western States . . . . .	13,722	15,661
Western Union . . . . .	544	1,067
	\$657,816	\$721,413

The Mutual Life of New York resumes its Field Club conventions this summer, the railway ban having been lifted.

Manhattan-Graphs

Never pass up an opportunity to sell life insurance by waiting for another time. Sales made on the spur of the moment often pay big dividends.

Furnish your life partner with an annual income which will prove a financial partner in the years of stress.

No agent ever succeeded in selling life insurance unless he had the courage and conviction that he was bound to succeed.

Salesmanship is a virtue which becomes intensified the more it is practised. Every policy you sell makes it easier for you to sell another.

## Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$46,000,000.00

**TOTAL LOSSES PAID  
SINCE ORGANIZATION:**

**\$275,500,000.00**

United States Branch, 92 William St., New York City

**R. D. HARVEY, United States Mgr.**

**LAWRENCE F. LAMPING, State Agent**

For Oregon, Washington and Northern Idaho

208 Columbia Street, SEATTLE, Wash.

## CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed . . . . .	\$1,250,000 00
Capital Paid Up . . . . .	250,000 00
Cash Assets . . . . .	3,296,553 33
Net Surplus . . . . .	2,197,292 47

The above Company conducts  
a general Marine Insurance  
business.

**PARROTT & CO., General Agents**

Since January, 1882

**E. L. BARRY, Manager**

320 California Street, San Francisco

[Babcock Building]

## PHŒNIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

**E. C. F. KNOWLES,**

General Agent for Pacific Coast

**MUNRO ENGLISH,**

Assistant General Agent

**222 SANSOME STREET**

*Phoenix Building*

**San Francisco**

## The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

**Employers' Liability Building**

33 Broad St., Boston

**SAMUEL APPLETON, U. S. Manager**

### Accident Policies

*Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employees. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.*

**CHAS. J. OKELL & CO.**

General Agents, - - San Francisco, Cal.

Royal Insurance Building



## GENERAL

**Waiver by Life Agent**

Judgment of district court for defendant insurer is reversed, and cause remanded for a new trial. Amount involved, \$2,000.

Insured was out of the city when premium fell due, and his wife offered to go to bank with general agent and get the money. Agent replied it was not necessary and he would wait until insured returned.

The check for \$101, accepted by the insurer, was 68 cents short, the insured having forgotten the exact amount.

The premium check was collected on March 21 and the money was retained until April 26, and was then refunded by check with a printed endorsement, "received . . . the within amount in settlement of the account as stated." Insured was then very sick. He died five months later.

All restrictions provided by insurer for its own benefit may be waived, and they then cease to be available as a defense to an action on the policy. 168 N. W. 352.

See page 6 January C. R.

**Gasoline Fire**

San Francisco.—An odd cause nearly caused a great fire. A gasoline tank auto-truck stalled on a slight hill. Driver of another truck was asked to boost. He backed up and broke faucet of gasoline tank. Two hundred gallons poured out and flowed down street. Somebody tossed a cigaret down on the flowing "water." Flames ran down hill and up toward the tank holding more than 500 remaining gallons. Firemen played water all over the tank. Gasoline drums were brought and the fire-liquid was safely drawn off. Some sand was also thrown onto the fire by store-men. An explosion would have done much damage.

I. W. W. devils from Seattle purged are flocking to California. Such organizations of the bolsheviks should be prohibited by law and all the members should have the choice of jail and bread and water or sweat

and meat and else to eat. These anarchist boobs must no longer be tolerated outside of the bughouse.

**Names**

What's in a name? A rose by any other name would smell as sweet.

But men are very particular about their names.

A man named Park doesn't want to be called Parks. And vice versa.

A man named Gibb objects to being addressed as Gibbs. And vice versa.

Gibbons doesn't like Gibbon; Jones doesn't like Johns; Elder prefers that name to Older; Hewes is indignant if his name is spelled Hughes.

**Income Insurance**

"Income insurance is based upon the annuity, which is centuries old, and grew out of the application of the principles involved in the administration of trust estates." So we read in an interesting little book (price 50 cents) by Theodore Venn, published by the Spectator Co., New York and Chicago.

"The trust estate was established at a very early period of the world's civilization, as is evidenced by the adoption of the Falcidian law by the Roman Empire in 40 B. C." It introduced the principle of the life annuity.

"The best known modern examples of the bond in perpetuity are the English consol and the French rente."

The dissipation of life insurance funds by bad investments by beneficiaries suggested their trusteeship by the insurer, payments to be in instalments covering a stipulated number of years. This was done not many years ago. The monthly income policy followed.

"Income insurance protects children by safeguarding mother." "Continuing opportunity provided for children."

Writers of health policies had to pay hundreds of thousands of dollars of influenza claims.

ESTABLISHED 1873

OFFICE OF  
**EDWARD E. POTTER & SONS**  
 General Agents

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It  
 It Costs No More**

OLD AND  
 TRIED

**GLENS FALLS INSURANCE COMPANY**

*Of New York*

*Incorporated 1849*

SURPLUS to Policyholders . . \$6,165,264 00    UNDIVIDED Profits . . . \$2,489,338 00

**SECURITY INSURANCE COMPANY**

*Of New Haven*

*Incorporated 1841*

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . . \$ 837,473 00

**GIRARD FIRE AND MARINE INSURANCE COMPANY**

*Of Philadelphia*

*Incorporated 1853*

SURPLUS to Policyholders . . \$2,449,341 00    UNDIVIDED Profits . . . \$ 452,411 00

**FIREMEN'S INSURANCE COMPANY**

*Of Newark*

*Incorporated 1855*

SURPLUS to Policyholders . . \$7,222,952 00    UNDIVIDED Profits . . . \$2,384,971 00

**EASTERN UNDERWRITERS AGENCY**

SURPLUS to Policyholders . . . \$4,037,521 00    UNDIVIDED Profits, \$1,040,201 00

**UNITED-AMERICAN INSURANCE COMPANY**

*Of Pittsburg*

*Incorporated 1873*

SURPLUS to Policyholders . . \$783,146 00    UNDIVIDED Profits . . . \$240,919 00

**NEW HAVEN UNDERWRITERS**

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . \$837,473 00

**EDWARD E. POTTER & SONS,**  
 General Agents

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

# COAST REVIEW *INSURANCE and INVESTMENTS*

FEBRUARY

A Useful Publication

In its 48th year

## ENTERTAINMENT

### Story of An Adventuress

It occurred in a compartment car "somewhere in Europe." The elderly gentleman passenger appeared wealthy. The other passengers departed, leaving only a young woman, who eyed the elderly man, and presently said: "You look like a man having much money; I want you to give me some." The man gazed at her in amazement a moment, said nothing, but took out a good cigar and lighted it, and puffed away determinedly. The adventuress warned him that she could make a scene that might cost him dear. The silent man smoked away, watching her. "I will scream and tell the guard that you attacked me," said the black-mailer. No answer, but a vigorous puffing at the cigar. The woman then disarranged her dress, making it look as if torn in a struggle. "I ask you for some money, for the last time," warned the attractive-appearing young woman. Not a word from the sole other passenger in the compartment. The woman screamed, the guards came to the door. "Arrest that miscreant; he has attacked me!" The men were about to handle the gentleman roughly, but he held up a hand and asked, "Do you men smoke?" They did. "Then take note of the length of the ashes on my cigar!" It was the woman who was arrested, not the man.

### Story of an Italian Youth

The Saturday Evening Post tells a good story of an Italian youth who applied for his first naturalization papers. The justice questioned him, and was pleased with his knowledge of the general plan of the government of this country.

"Who's the President?" inquired His Honor.

"Mista Willse."

"Who's the Vice President?"

"Mista Marsh."

"Well, now, Tony, could you, as a foreign-born person, become President of the United States?"

"Judja," said Tony with a regretful smile, "you haf excoosa me, please—I gotta good job already at a sawmill!"

### Will Run Out

A college professor has been gathering statistics of the birth rate of descendants of the Mayflower people. He declares that at the present rate in 2119 there will be only one person of Mayflower stock left.

The healthy man likes work; the man who does not is not healthy.

Sister Mary—"Father, what is a Colt revolver?" Little Brother—"I know, sis, it's a little horse pistol."

"This looks like a baby squall coming up." "I wouldn't be surprised the way the boat is rocking."



OLDEST INSURANCE COMPANY IN THE WORLD

TWO HUNDRED AND NINTH YEAR

# SUN INSURANCE OFFICE OF LONDON

FOUNDED IN 1710

CASH ASSETS . . . . .	\$20,288,161 00
SURPLUS . . . . .	13,681,378 00
TOTAL RESOURCES . . . . .	29,888,165 00

*United States Branch, 54 Pine Street, New York*

J. J. GUILÉ, Manager

## MICHIGAN FIRE and MARINE INSURANCE COMPANY

Of DETROIT, MICHIGAN

ESTABLISHED 1881

D. M. FERRY, Jr., President

E. J. BOOTH, Vice President

H. E. EVERETT, Secretary

CASH ASSETS . . . . .	\$1,665,929 25
CAPITAL PAID UP . . . . .	400,000 00
LOSSES PAID SINCE ORGANIZATION . . . . .	8,409,911 65

## PATRIOTIC ASSURANCE CO. Ltd OF DUBLIN, IRELAND

FOUNDED 1824

*United States Branch, 54 Pine Street, New York*

J. J. GUILÉ, Manager

CASH ASSETS . . . . .	\$1,210,152 47
CAPITAL PAID UP . . . . .	500,000 00

## Sun Underwriters Agency

CASH ASSETS . . . . .	\$20,288,161 00
SURPLUS . . . . .	13,681,378 00
TOTAL RESOURCES . . . . .	29,888,165 00

J. J. GUILÉ, United States Branch Manager

54 PINE ST., NEW YORK

**The Pacific Department** — Embraces California, Nevada, Utah, Arizona,  
Oregon, Washington, Idaho, Montana, Territory of Hawaii, Alaska  
and British Columbia

**CARL A. HENRY, GENERAL AGENT**

SUN BUILDING

*Northwest corner Sansome and Sacramento Streets, : San Francisco*

AGENTS WANTED AT UNREPRESENTED POINTS

**TOTAL RESOURCES REPRESENTED, \$33,000,000.00**



# **FIREMAN'S FUND**

## **INSURANCE COMPANY**

VOL. 95  
NO. 3

MARCH  
1919  
MAGAZINE EDITION "A"

SEE PAGE  
.....

# Coast Insurance Review

PROTECTION

An Insurance Journal and Directory  
IN ITS FORTY-EIGHTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Six Years San Francisco Fire Premiums

Troubles of a Life Company

Fire Insurance at Risk In London

Control of Law Union & Rock Will Change

Royal Exchange May Return to California

Agency Changes Are Probable

Beneficiary Who Killed Collects Insurance Money

Nevada Legislature Turns the Clock Back and Passes a Bad Bill

Seattle Agent Legislator Works Against the Companies

Insurance Agent is Worthy of His Hire

Modern Woodman of America Increases Rates 50 Per Cent

Washington State Compensation Fund \$150,000 Short

Commissioner Fishback's Bills Defeated

Biennial Report of Hawaii

Russian Bolsheviks Seize All Insurance Funds

Circulating Extensively in all the  
States and Territories of the  
Pacific West

PRICE 25 CENTS  
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in  
South America, Japan, China, and  
Australasia



The Great Fire Insurance Company of the World  
ASSETS IN UNITED STATES, - \$16,153,068.57

**LIVERPOOL & LONDON & GLOBE**

**NEW YORK OFFICE, 80 WILLIAM STREET.**  
HUGH R. LOUDON, Manager  
J. B. KREMER, Deputy Manager  
T. A. WEED, Agency Superintendent

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**CHICAGO OFFICE, INSURANCE EXCHANGE.**  
W. S. WARREN, Manager  
R. H. PURCELL, Asst. Manager  
W. P. ROBERTSON, Deputy Asst. Mgr.

**INSURANCE CO., LTD.**

Established 1836

Entered U. S. 1

The statement of the condition of the United States Branch on the 1st of January, 1918, in accordance with the laws of the State of New York, is as follows:

Assets	\$17,084,397.38
Liabilities	12,203,190.29
Surplus	\$ 4,881,207.17

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of . . . \$1,744,116  
And INCREASE OF ASSETS in the same time of . . . 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,736,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821; 1918, \$11,618,840.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$163,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852  
In Company's New Building  
444 California St., San Francisco

THOS. H. ANDERSON, Manager  
GEO. F. GUERRAZ, Asst. Manager  
LOGAN B. CHANDLER, Dep. Asst. Manager

Special Agents:—R. H. ROUNTREE HARRISON HOUSEWORTH C. A. LOTHROP  
GEO. J. JANES F. E. ATKINS CHESTER S. MYRICK W. H. GASCOIGNE

Coast Review, March 8

**FIRE**



**MARINE**

**CONFLAGRATION-PROOF INSURANCE**

**TOTAL ASSETS \$45,821,658.00**

**LOSSES PAID TO DATE  
OVER TWO HUNDRED MILLION DOLLARS**

**LOSSES PAID IN SAN FRANCISCO CONFLAGRATION  
OVER SIX MILLION DOLLARS**



**GEO. H. TYSON GENERAL AGENT  
HERBERT FOLGER ASST. GEN. AGENT  
SAN FRANCISCO**

**AUTOMOBILE—RENTS—PROFITS, USE AND OCCUPANCY—  
TOURIST FLOATER—MAIL PACKAGE—  
SPRINKLER LEAKAGE**

**AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE**

**MARINE DEPARTMENT  
220 SANSOME ST., SAN FRANCISCO  
CHAS. A. HULME,  
MARINE BRANCH MANAGER**



## *What An Agent Wants*

A Company whose name, everywhere a household word, is his best introduction. Prestige is a door-opener, and age and size are impressive.

Policies that are unexcelled. Big dividends. Strength and safety that need no demonstration. Unsurpassed service to policyholders—the thing that makes solid patrons out of first-time customers.

The Oldest Company in America! Come with it and you will **stay** with it and it will **stay with you**.

*For terms to producing agents address*

## **The Mutual Life Insurance Company of New York**

**34 NASSAU STREET, NEW YORK CITY**

### **CALIFORNIA**

Fully 30,000 milk cows in California were slaughtered for beef last year, because of the high cost of feed. This fact explains the tough, fatless steaks of which Californians have been complaining.

Roseville, Cal., has fourteen saloons and wholesale stimulant shops which will soon close. About \$50,000 additional taxes must be raised.

Truckee, Cal., has eighteen beer, wine and liquor shops which will close on or before July 1 "until the close of the war."

These are samples of what will take place throughout California.

### **January Bank Clearings**

All cities gained over same month

last year, except San Diego, Stockton, San Jose and Bakersfield.

San Francisco leads with \$573,448,-586 for the month, a gain of \$130,000.

Los Angeles is second, with \$157,-382,035, a gain of over \$25,000,000.

Violent deaths in New York City in 1918 were about 5,200.

### **Harrassment of Competitors**

The Federal Trade Commission in January ordered to "cease and desist harrassing competitors" the following: Goodridge - Call Lumber Co., Great Falls, Mont. Formal complaints were dismissed as to Santa Barbara Lumber Co., Santa Barbara, Cal.; Reliance Lumber & Timber Co., Seattle, and J. C. Starkey, Pine City, Wash.



**INCORPORATED 1861**

# The California Insurance Co.

**Cash Capital, . . . . \$400,000 00**

**Net Surplus, . . . . 414,251 03**

**Total Assets, . . . . 1,579,366 87**

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.  
SAN FRANCISCO, CAL.**

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R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

MILTON HALEY, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,  
and at the rate of "Dollar for Dollar."**

# LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department

57 and 59 William Street

A. G. McILWAINE, Jr.,

Manager



Western Department

39 So. La Salle St., Chicago

CHARLES E. DOX,

Manager

**Pacific Department: 332 Pine Street, San Francisco, Cal.**

**SAM B. STOY, Manager**

**GEO. ORMOND SMITH, AGENCY SUPT. SAN FRANCISCO W. B. HOPKINS, LOCAL SECY.**

**J. P. YATES, AGENCY SUPT., Los Angeles, Cal.**

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N. Gardner . . . . . Denver

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**R. F. BENNETT, Superintendent, AUTOMOBILE DEPARTMENT**

**SPECIAL AGENTS: Geo. B. Rapp, Howard J. Tobin, Lyman Lacy.**

## THE Standard Accident

Insurance Company

*Of Detroit, Mich.*

LEM W. BOWEN, President

J. S. HEATON Secy.

**Cash Capital, \$1,000,000**

**Gross Assets, - 9,284,813**

**Claims Paid, - 27,206,033**

Writes Accident and Sickness Insurance, Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

**Accident and Sickness Insurance for Women.**

*Contracts Practically Without Conditions.*

**CLARENCE F. BRIGGS,**

Supt. Pacific Coast Department

California, Oregon, Washington, Nevada, Idaho  
Arizona, Utah, and the Hawaiian Islands

**Mills Bldg., San Francisco**

H. H. HAIGHT, District Agent.

*Contracts Unexcelled. Agents Everywhere.*

## A GREAT BOOK

For Intelligent Business Men,

Insurance Adjusters,

Special Agents and Local Agents.

is

**WILLIAM SEXTON'S  
FIRE INSURANCE**

**EVERYTHING ABOUT IT  
LEARNED IN FIFTY  
YEARS' EXPERIENCE**

**Price \$1.50, \$1.75 and \$2.00**

**According to Binding**

**Flexible Cloth, Pegmoid or Morocco**

**PAPER COVER \$1.00**

**For Sale by**

**THE COAST REVIEW  
122 Halleck Street**

**San Francisco**

## GENERAL

Poor old California raised enormous crops of beans, by request, to feed our armies in France, and the Germans quit; and today 65 percent of the surplus beans are in this state, and no market in sight. The growers are raising quite a breeze over the matter, and restrictions for export have been canceled. We know beans sometimes burn under dry conditions.

Autopsies on the bodies of thousands of American soldiers who died of various diseases showed signs of tubercular lesions in only 25 percent. This is much less than has been supposed.

## Flu Reduces Life Surplus

Because of the payment of claims for influenza deaths, it is now certain that many, probably most of the life companies, will show a reduced surplus next year. No agent, however, need to make any apology to policyholders or to prospects for any reduction in surplus that may come about. Under the circumstances reduced surplus because of increased mortality will offer a good life insurance argument since the increased mortality did not result from poor underwriting. On the contrary the ranks of policyholders who were from the medical director's view point the very best risks are attacked. Moreover, the agent can well point out that the surplus is carried by a company to meet just such a situation as the influenza epidemic. — Southern Underwriter.

# The Metropolitan Life Insurance Company

***Pacific Coast Head Office***

***Metropolitan Life Building***

Pine and Stockton Sts.

SAN FRANCISCO

## AGENTS WANTED

Every advertiser in this Journal is guaranteed as worthy the confidence of Agents and Brokers. Applications for AGENCIES will be considered by the Companies or their Departmental or General Agency representatives, if a new Agency is to be established or if an old Agency is to be changed.

Write your application and state your experience, your qualifications, and about how much business you can give the Company.

Probably the field representative will call on the Applicant.

It may help the Applicant to mention the Coast Review; it won't hurt him anyway; that is, if he doesn't forget to.

## FREE SERVICE

The Coast Review's Legal Department will freely aid

### Agents and Policyholders.

We are not assuming to take the place of Lawyers, but will help to assure the need of

### Expert Legal Advice.

If claim be certainly valid our Legal Department will say YES! if invalid, NO!

## ALASKA

Cordova will pay its volunteer firemen \$5 each for responding to a fire alarm where use of hose is necessary, and \$2 for drills and false alarms.

## LIFE

There are still 23 shares of the Equitable capital stock holding out against mutualization.

Life insurance increases in price every year—for the uninsured.

## WASHINGTON

Seattle.—The three loyal councilmen were re-elected by large majorities over the labor men's bolshevist candidates. Mayor Hanson asked all good citizens to rally to the support of the American three.

## MISCELLANEOUS

### Health Insurance

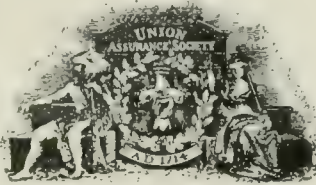
Two bills for health insurance have been introduced in the New York legislature (hayseeds?). One bill makes us ill. It provides for compulsory insurance, making the cost of living higher. Half the cost is paid by the employer, who adds it to the cost of things. The payments are to the state funds, and therefore to the politicians. The employer for the low-waged people must pay all the cost.

The other bill is not so bad. It makes the state the "angel." Both bills are bad in so far as they coddle the poor imperial, all-ruling worrek-ing man, who now earns more than the average lawyer, doctor and college professor.



# Union Assurance Society Limited

OF LONDON



Founded in 1714

# Law Union & Rock Insurance Company Ltd.

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

EDWARD M. BRODIE, Branch Secy.

GEO. W. BECK, General Agent, DENVER, Colorado

SPECIAL AGENTS: N. L. Nelson, C. F. Hutchings, San Francisco;

I. P. E. Reynolds, Portland; John Perry, Spokane; C. T. Deatrick, Los Angeles

## AUTOMOBILE

John Marshall Jr., manager of the Western department at Chicago of the Fireman's Fund, attended the quarterly meeting of the National Automobile Underwriters' Conference in New York as a representative of the Western Automobile Conference.

Andy Smith of San Francisco, agency manager for the Bankers Life of Des Moines, had an adventure last week. He was on his way home from Fresno. His automobile became stuck in a hole. It was necessary to secure mule assistance before he could rescue his car.

Just as he was on his way again, he was confronted by a holdup man, who presented arms with one hand and gave the brake signal with the other. Andy had been delayed so long by the mud that he was reckless, and decided to go through. He stepped on his accelerator, dropped himself

down behind the wheel, and rushed by the holdup man at sixty miles an hour. The highway artist did not even have time to shoot, and Andy escaped without a scar.

## FIRE

### It Is Nothing

Seven hundred houses burned last week in Sendal, Japan. Probably the carpenters needed work.

Northwestern National of Milwaukee is celebrating its Jubilee Year.

The fire companies have been lucky at last. Railroad terminal at Savannah, Ga., burned in February, with a loss of \$2,000,000. The federal government bears this great loss. Formerly the stock companies carried the line.

The Chicago fire department is seriously under-manned because of the two-platoon system. Promises have not been kept.

# COAST REVIEW *INSURANCE and INVESTMENTS*

MARCH

A Useful Publication

In its 48th year

## Insurance Men Speak at Trans-Mississippi Readjustment Congress

At the group meeting devoted to insurance interests, service to the public and to the country was the keynote brought out strongly in most of the speeches.

C. A. McCotter of Minneapolis, Minn., declared that the insurance companies were not holding down their side of the scale as balanced against their duty and possible accomplishment.

"The duty of the fire insurance company is to educate the public in fire prevention," he said, "and it fails because it does not do that thing. If the fire risk companies do not fulfill their obligations in this respect, there will be government assumption of their responsibilities, and the government work will be done at the expense of the insurance companies."

Individualism in Business" was the subject of an address by C. J. Doyle of Chicago, general counsel of the National Underwriters Association. During his address, he said, in part, "As we analyze today and look toward tomorrow, and the days that are to come, we must realize that the future safety of the world lies in the preservation of the sacred principle of human rights expressed in voluntary, not compulsory co-operation. As long as welfare and investment and achievement are to be found in harmony rather than in uniformity; so long as life strives to

improve through expressing itself in the infinite diversity of species and of individuals, and in permitting those who are found fittest to serve, so long must the suppression of individualism be regarded as socialistic in its nature and foreign to our theory of government."

The insurance men endorsed the encouragement of maintaining all soldiers and sailors war risk insurance and also recommended the passage of favorable legislation to foster wide mutual and stock organization and operation for reconstruction purposes.

H. L. Ekern, former insurance commissioner of Wisconsin, dealt with stock and mutual insurance companies, their similarity and their differences. "People should be protected by sound companies, whether stock or mutual," he said. "I am not afraid of state insurance if the companies give service. Preventing losses must be a big service in the future." The practice of rate cutting was scored by him and said he hoped for a better understanding between labor and capital.

Washington, D. C., has 400,000 citizens who have no representative in Congress and no city nor territorial government. I suggest that the 400 thousand appeal to the Peace Conference for representation and self-determination. Is it not pitiful that a whole cityfull should be ruled by Congressmen?

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital  
**\$5,000,000.00**

Net Surplus  
**\$8,904,032.69**

Surplus as to  
Policyholders  
**\$13,904,032.69**



Cash Assets Now  
**\$32,074,778.15**

Losses Paid  
in 99 Years

OVER

**\$165,000,000.00**

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

**W. H. BREEDING, General Agent**

**G. E. TOWNSEND, H. DURBROW, Asst. General Agents**

**Main Office, 301 California Street  
SAN FRANCISCO**

**J. A. MURPHY, STATE AGENT OREGON AND WASHINGTON**

**SPECIAL AGENTS**

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**GEO. A. KINGMAN**

**G. S. MARINER**

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

# HARTFORD FIRE

Insurance Company

Chartered 1810



**FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE**

Assets, January 1, 1918, **\$34,654,101 00**

Surplus to Policyholders, **10,807,526 00**

**DIXWELL HEWITT, General Agent**

**ADAM GILLILAND, Assistant General Agent**

**438 California Street, SAN FRANCISCO**

**SPECIAL AGENTS AND ADJUSTERS**

**GEO. E. DEVINE, Sup't of Agencies, San Francisco**

**J. J. DENNIS, Portland, Ore.**

**C. L. GREENWALT, San Francisco, Cal.**

**ROBERT E. DOLLARD, San Francisco, Cal.**

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**GERARD CLEMENT, Spokane**

**J. G. CLARKE, Butte**



MARCH, 1919

# The Coast Review

## INSURANCE

Subscription, \$3 a Year

In the 48th Year

Foreign, \$3.50

Volume 95

San Francisco, California, U. S. A.

Number three

Entered at San Francisco Postoffice as second-class mail matter

### ***"WILL VOTE YOU OUT OF HOUSE AND HOME"***

When this country had only about 40,000,000 population a distinguished Englishman lectured in Baltimore, the subject being, probably, his impressions of the country, the people and their government. Referring to unrestricted manhood suffrage, he said something like this:

"What will happen when your great cities have hundreds of thousands of men and women who rise hungry and know not where they will breakfast?

"They have the votes. Hungry, long unemployed, without property of any kind, paying no taxes, deceived and prejudiced by demagogues of politics and press, they will vote you out of house and home!"

What do you think of this, you readers who have a stake in the country and who are patriotic?

Just now, with strikers who "hold up" the government in time of war, with socialists who want community property, with members of the predatory I. W. W. shouting "we are bolshevists (who believe in community property and wives), with single-taxers resolved on ending land-ownership (which is the foundation of orderly society), with the infernal press and demagogues clamoring for government ownership and operation of railroads, ships and wires (and the control of the votes of millions of highly paid government employees), and with the government's possible embarkation in life and other insurance on a large scale—all of which government interference means an increasing cost of living, and an increasing discontent among voters angered by many new restrictions—good citizens may well be gravely concerned with the present outlook.

The unfortunate tendency, as above outlined, must be checked by a united front of sane and honest citizens. We are no alarmists; but there is a strange disease of society which the healthy portions must quarantine and cure.

# INSURANCE IN THE HIGHEST COURTS

## RECENT RULINGS

### MARINE INSURER IN COURT

NEW YORK

Brazilian Export & Import Co., Inc., v.  
Fireman's Fund, 274 N. Y. Sup. 264

#### Policy—Construction

There is no inconsistency between pleaded provisions in a policy of marine insurance against perils of the sea, and a typewritten rider declaring that the policy should attach from the time the goods, if at the risk of the assured, leave the warehouse at the initial point of shipment; but the provisions qualify each other and should be construed in a manner most equitable to both of the contracting parties.

#### Contracts—Construction

Effect is to be given, if possible, to all parts of marine insurance policy, both written and printed.

#### Making Contract For Parties

A court of equity in construing a policy of marine insurance cannot go so far as to make a new contract for the parties.

#### "Perils of the Sea"

The term "perils of the sea," as used in a policy of marine insurance, does not embrace all losses happening on the seas.

#### Damage by Rain

Where policy of marine insurance in a printed provision included adventures and perils of the seas, fires, pirates, rovers, assailing thieves, jettisons, criminal barratry, etc., and a rider declared that the policy attached from the time the goods, if at the risk of the assured, should leave the initial

point of shipment, held, as even the perils of the sea were enumerated and limited, the insured could not recover for the injuries to the goods by reason of rain while they were on a pier awaiting shipment; the policy obviously not including that risk.

### FIRE INSURERS IN COURT

#### Gasoline—Kerosene Mixture

That insured, for the purpose of removing rust from machinery in elevator insured, applied a mixture of kerosene and gasoline to the rusted parts, held not a violation of clause in policy providing that "if the hazard be increased by any means, within the control or knowledge of the insured" the policy shall be void.

Such use was not in violation of clause that policy should be void if gasoline "be kept, used, or allowed" on the insured premises; there being no use of premises as a place of deposit of gasoline for a considerable length of time.—Farmers' State Bank of Parker v. Tri-State Mut. Grain Dealers' Fire Ins. Co., 170 N. W. 638. (S. Dak.)

Ownership.—Where insurer insures property without inquiring into the precise state of title, it waives the ownership clause in the policy.—170 N. W. 638.

#### Other Cases and Rulings

##### AGENT'S COUNTERSIGNATURE

Where there was stipulation that policy should not be valid unless countersigned by duly authorized agent of insurer, the insert-

ing in policy of pasters reading "attached to and forming a part of policy No. —," and signed by agent, did not "countersign" the policy. Compliance with stipulation may be waived.

If insurer receives premium and delivers policy without agent's countersignature, it waives compliance with stipulation requiring such signature.

If insurer, with knowledge that policy was not countersigned, treats policy as a subsisting contract, the stipulation requiring agent's countersignature is waived.

Said stipulation could not, by the act of delivery, be waived by the agent to whom the power had been intrusted with this condition.—*Royal Exchange v. Almon*, 80 So. 456.

#### GROWING GRAIN—INTEREST

A tenant farming land under agreement with the owner to do the work, the owner to furnish the money, that whatever was made over living expenses was to be paid on a debt owing by the owner for half of the land, and that half of the land when so paid was to belong to the tenant, had an insurable interest in the grain growing thereon. The grain was covered though ripe and therefore no longer growing.—*St. Paul Fire & Marine Ins. Co. v. Pipkin* 207 S. W. 360.

#### THE ARBITRATOR

That an arbitrator named by insurers to adjust a loss occurring in Bowling Green was a citizen of Hopkinsville, a town only a short distance from Bowling Green, and in which the merchandising carried on was similar, did not disqualify such arbitrator to act on account of lack of information as to merchandising in Bowling Green.

Insured should not have selected a witness as arbitrator, and such an arbitrator has no right to present extraneous facts. Mere zeal of an arbitrator does not justify invalidating an award.

If an arbitrator selected by the insurer acted corruptly and induced other members of the board of arbitration so to act in reaching and returning the appraisement and award, it was the duty of the court to set

aside the award.—*R. E. Jones & Co. v. Northern Assur. Co.*, 207 S. W. 495.

#### ORAL NOTICE OF LOSS

Insured holding policy specifically requiring immediate written notice of loss to insurer cannot rely upon the local agent who countersigned the policy continuing as agent in absence of notice to the contrary and substitute oral notice to him for the written notice required by the policy.—*Mayberry v. Home Ins. Co.*, 208 S. W. 99.

#### VACANT AND UNOCCUPIED

Where a policy insured a gin plant, including buildings and personal property, failure to operate gin during ginning season, as provided in a promissory warranty clause, voided policy as to buildings, but not as to personal property, unless the breach increased the hazard or contributed to the loss.

A clause that policy should be void if building described become vacant or unoccupied for ten days, could mean no more than that building should be used for purpose of ginning during ginning season.

Under policy, assured warranting to operate gin plant during ginning season, it was no defense, regarding failure to operate plant during a season, that crop was so short that plant could not have been operated without loss.—*Etna Ins. Co. v. Lewis*, 204 S. W. 1170. (Texas.)

#### ARSON

Where insurer claimed that property was burned as a result of a conspiracy between insured and one who fired the property, latter's confession is not admissible against insured, in an action on the policy, on the theory that he was an accessory to the burning.—*Royal Ins. Co. v. Taylor*, 254 F. 802.

#### INTERESTED APPRAISERS

Where fire policy required appointment, in case of disagreement, of two disinterested appraisers, who should choose a third, such clause being for the benefit of the in-



surer, it waived such benefit by appointing an appraiser, who was not disinterested, but was in its employment, and it was no defense that the insured also appointed an interested appraiser.—*Delaware Underwriters v. Brock*, 206 S. W. 377.

#### PROMISE TO ATTEND TO INSURANCE

Where insurer's agent in renewing policy promised insured that he would attend to insurance of insured's property, such promise did not bind insurer to renew upon expiration, in absence of showing that agent had been authorized to bind insurer by such agreement.—*Ætna Ins. Co. v. Richey*, 206 S. W. 383.

#### BOILER HOUSE NOT A FIXTURE

Under policy insuring plunge bath house building, including "all other fixtures belonging to and constituting a permanent part of said building," etc., held that boiler house connected with bath house by water pipes was not a "fixture," within the fire policy, so as to entitle insured to recover for damages thereto or for damages to redwood water pipes stored therein.—*Martin v. Commercial Union Assur. Co.*, 170 N. W. 147.

#### AGENT'S PAROL PERMISSION

Under policy on furniture only while stored in designated building, under which no agent could waive any condition except such as might be indorsed or added by agreement, agent had no power to bind insurer by subsequent parol permission to remove furniture, in view of Georgia Civ. Code 1910.

Mere uneffected promise of agent in possession of policy to thereafter indorse removal was not sufficient to change rule against waiver, where consent was not written upon or attached to policy.—*Sparks v. National Union Fire Ins. Co.*, 97 S. E. 462.

#### CANCELLATION—NOTICE TO BROKER

A notice of cancellation given to a broker or subagent, who had been engaged to procure insurance by assured's agent, is not

notice to the assured, especially where assured did not know the broker, or his engagement by its agent, as in such case the broker was not the agent of assured to receive notice of cancellation.—*Brown v. North River Ins. Co. of New York*, 80 So. 674.

#### BINDER

A "binder" is a document given to the insured, which binds the company to pay insurance, should a fire occur while the policy is being prepared.

Where a binder has been recalled and canceled by insurer before delivery, a policy erroneously issued in lieu thereof, but which was not applied for by assured, and which is rejected by assured when tendered, is void ab initio, and does not bind insurer.—*Brown v. North River Ins. Co. of New York*, 80 So. 674.

#### APPRAISEMENT

Party who prevents ascertainment of loss from being made as provided in the policy is precluded from claiming that the award is a prerequisite to a suit on the policy.

Upon disagreement, insured's right to recover is not barred by appraisers' willful refusal to name an umpire or to appraise property, where such refusal is no fault of insured.

Evidence held to justify submission to jury of whether inability to agree was due to insurer's appraiser's insistence on person living in another state, and not known to parties, while other appraiser favored person living near property injured.—*Headley v. Ætna Ins. Co.*, 80 So. 466.

#### OWNER KEPT INVOICES ONLY

File of invoices kept by owner of country store insured against fire held to answer all purposes of merchandise account for showing what had been purchased, certainly for the little over a month that elapsed from inventory under policy to date of fire, so that file complied to that extent with requirement of set of books showing business transactions.

Practice of owner to put in cash drawer

price of credit sale when collected, and to enter at end of each day contents of drawer in cashbook, held not prejudicial to insurer, not having effect to show that less goods were sold than appeared from books.

Practice of owner to transfer cash from cash drawer, to sack, and to pay all expenses from such sack, held not prejudicial to the insurer.

Where fire occurred but little over month after inventory was made under fire policy covering stock, fact that goods had been taken from store for use of owner's family, and no entry made in books, it being safe to assume goods were groceries, did not materially prejudice insurer.—*Pouns v. Citizens' Fire Ins. Co.* 80 So. 672.

#### THE ADJUSTER

In an action on a fire insurance policy, a question by defendant of its witness whether the adjuster had authority to agree on any amount of loss was properly excluded; the company being bound by the adjuster's acts within the apparent as well as real extent of his authority.—*National Union Fire Ins. Co. v. O'Rear*, 80 So. 167.

#### VALUABLE PAINTINGS INDEED

Plaintiff in *Allison v. Firemen's Ins. Co.*, 79 Southern Reporter, 430, swore he was the owner of a wonderful collection of paintings. No one was known to have ever seen the pictures while he owned them excepting the members of his family and two other persons, one of whom was dead and the whereabouts of the other unknown.

He claimed to have two easel pictures, "Just Born" and "Death," alleged to be works of Michelangelo on canvas, though the evidence of art experts showed that he never painted a small picture on canvas, or on anything but wood or slate, and that no authenticated work of this celebrated artist is in this country.

Jean Francois Millet's most famous work, the "Angelus," was also claimed, although it was credited to Wikström, who never painted pictures of human beings, having attempted but two such paintings, which were never finished. These and others were alleged to have been destroyed by fire

within a few hours after an insurance binder was issued to plaintiff.

The supreme court gave judgment for defendant in an action against the insurance company, holding that existence and ownership of the insured property were not sufficiently shown.

This case may be cited as evidence of what adjusters are some times "up against."

#### RUST FROM HAIL

Where crops were insured against loss by hail, and rust or increased rust was result of hail, in that hail delayed ripening of grain and rendered it more susceptible to rust, loss from rust or increased rust was directly traceable to hail, and covered by policy.—*Reeves v. National Fire Ins. Co.* 170 N. W. 575.

## MISCELLANEOUS INSURERS IN COURT

#### CALIFORNIA

*Kahn v. Royal Indemnity*, 178 P. Rep. 331  
**Statements in Application as Warranties**

Where there is a distinct agreement that application for accident insurance is part of contract, and statements in application are expressly declared to be warranties, they are to be treated as such, not merely as representations, and must be strictly true or policy will not take effect.

#### Failure of Insured to Sign

Fact that application for policy of accident insurance was not signed by insured, it being a paper attached to the policy, therefore a part of the contract under it, held immaterial on matter of insurer's nonliability because statements in application, expressly declared to be warranties, were not true.

#### Possession of Policy by Insured

Possession of accident insurance policy by insured's broker, who had

procured it at request of insured, was as effectual as possession by insured himself to render him bound by false statements contained in application attached.

#### **Acceptance and Retention of Policy— Binding Force of Terms**

By accepting and retaining accident policy without objection, insured became bound by its terms, and beneficiary claiming thereunder cannot be heard to state insured did not read policy or any of its provisions.

#### **MISSOURI**

*Sutton v. North American Acc.* 208 S. W. 499

#### **Harmless Error—Admission of Evidence**

Where the verdict was for the right party as a matter of law, error in admission of evidence or giving or refusing of instructions was harmless.

#### **Reinsurance**

Where insurance company took over business of bankrupt accident and sickness insurance company and issued new policies, held, that the new policies were merely a reissuance of the policies of the old company, rendering the new company liable for death from sickness contracted previous to the issuance of the new policies, although the new policies stated that insurer should not be liable where sickness was contracted prior to their issuance.

#### **Meaning of Occupation**

Husband of owner of saloon and restaurant, who, in absence of bartender, occasionally went behind bar and served drinks, held not engaged in "occupation of saloonkeeper or bar-

tender," within constitution of fraternal order, providing certificate of member so engaged should be void, unless additional assessment was paid; "occupation" meaning principal business of one's life, employment, calling, or trade.—*Pulaski v. Sovereign Camp of the Woodmen of the World*, 174 N. Y. S. 298.

In proceedings under the Workmen's Compensation Act for compensation for the death of a cafe waiter, shot while approaching scuffle between another waiter and armed customer, the fact that it was waiter's duty to keep order held sufficient to sustain award.—*Stevens v. Industrial Accident Commission of California*, 178, P. 296.

#### **SWITCHBOARD-FIRE INJURY**

An electrician, fatally burned as a proximate result of a sudden flash at switchboard, installed along inside of a building, occasioned by a short circuit which threw oil over him, ignited his clothing, and partly burned switchboard, could not recover double indemnity under accident policy provision for double indemnity for injuries "by reason and in consequence of the burning of a building while the insured is therein."—*Farley v. Aetna Life Ins. Co.*, 207 S.W. 281.

#### **BRUISE AND CARBUNCLE**

Where insured was bruised and the bruise developed into a carbuncle, which developed an infection causing the death of the deceased, held, that the death was from external, violent, and accidental means, and not from disease.—*Day v. Great Eastern Casualty Co.*, 177 P. 650.

Redondo is a Spanish word meaning round. There is a Redondo town and beach in California.



## LIFE INSURERS IN COURT

TEXAS

California State Life v. Kring, 208 S. W. Rep. 372

### Acquisition in Violation of Law

If transaction, whereby one life insurance company acquired assets and liabilities, including premium notes, of another, illegal as in violation of the anti-trust statutes, was executed, title to premium note passed, so that acquiring company could enforce it against maker.

### "Reinsurance"

The common acceptation of the term "reinsurance" is to assume the obligation imposed by a policy of insurance.

From judgment dismissing the cause, plaintiff appeals. Reversed and remanded.

### Be Careful as to Warranties

When statements of insured in his application for life insurance are made warranties, they must be strictly and literally true, or the contract of insurance becomes voidable. 121 N. E. Rep. 835.

### Material Misrepresentation

A misrepresentation in an application for life insurance is material, under statute, when knowledge of the truth by the insurer might reasonably have caused it to refuse to issue the policy.—Etna Life Ins. Co. v. King, 208 S. W. 348.

Agent's "Expect."—Where agent lender, in negotiating contract, said he would "expect" to write half the fire insurance, the word "expect" implied demand and not anticipation. Sillman v. Spokane Savings & Loan.

## Germany Did It First

The question is repeatedly asked: What has Germany done with American property in the German Empire? It may be answered in a few words. She has done just as we have done, keeping constantly a little ahead of us, and protesting that she has resorted to liquidation and sale only as a matter of reprisal. With this excuse, she liquidated or sold American property before the general power of sale was conferred on the Alien Property Custodian by act of Congress. She has sold the property of American and neutral citizens resident in Germany, down to household goods and wearing apparel, which has never been done here; she has organized corporations, under official control, to purchase at ridiculous prices, syndicate, and control all the plants in certain industries having French, British and American interests, all before similar action was taken in the United States and allied countries. It has been a sort of "retaliation before the fact."—A. Mitchell Palmer.

The butchers have raised the price of steaks 5 cents a pound. For the queerest reason. They say the workmen are paid such high wages that they (and their wives) buy only sirloin and tenderloin steaks. The humble stews and potroasts are scorned, and are left with the butchers unsalable.

In Washington, D. C., a fire and marine insurance bureau is proposed by treasury department officials.

The Pacific Mutual News of March 1 pictorially presents prettily Monterey and Santa Cruz, Cal.

The Fireman's Fund Record for March is a specially good number.

**MICHIGAN FIRE & MARINE INS. CO.****Notable Gain In Resources and Premiums**

Here is a company that grows in a conservative way, increasing assets and reserves, making underwriting profits and paying dividends, year after year—the Michigan Fire & Marine Insurance Company of Detroit. The wealthiest men are among its stockholders; the management would rather be safe than sorry; and its policyholders regularly renew their insurance with it; and its agents are loyal to it.

In the past few years the assets have increased 50 percent and the reserve and the premium income have increased nearly 100 percent. In nearly every year both assets and premiums gain and an underwriting profit is shown. Every year the dividends to stockholders are paid out of interest earnings.

The Michigan has, in round numbers, \$2,000,000 assets, and \$830,000 surplus to policyholders. The gain in assets last year was large and the gain in premiums was larger. The underwriting profit was satisfactory.

Carl A. Henry is the general agent for the Pacific Coast. He writes an increasing and profitable business for this company.

Coffee-pot in Spanish is cafetera. "Cafeteria" is said to have been "born" in Los Angeles, where the Mexican "colony" is quite large.

Howard—"Do you believe insigns?" Coward—"Well, I don't know. The fire alarm went off three times while the minister was preaching Wildway's funeral sermon."

**American Marine Loss Ratio**

The average percentage of marine losses to premiums, of the fire companies writing marine business in 1918, appears to have been about 61 percent. In the previous year it was 47. Premiums were somewhat less.

**City Premiums by American and Foreign Companies**

San Francisco premiums in 1918 were apportioned as follows:

American companies, \$2,894,857 or 69.1 percent, against 64.2 percent in 1917. Several new companies.

Foreign companies, \$1,435,767, a thousand gain, being 30.9 percent, against 35.8 percent of total in 1917.

Of the 59 fire offices in San Francisco in 1918, 23 report less city premiums. There are only 7 non-board offices, all but 1 of which made considerable gains. The exception is one that lost a company.

**San Francisco**

The fire chief's estimate has been cut \$677,445 by the fire commissioners, or more than 25 percent; but the \$1,990,316 allowed is an increase of \$380,316. The new platoon system is a disturber. Engine and truck companies are undermanned.

J. J. Doyle, adjuster for the automobile department of the Fireman's Fund, has been put on the committee of arrangements for transportation, by the San Francisco Automobile Dealers' Association for their trip to Santa Monica to attend the automobile races to be held there March 15th.

Barkentine St. James, San Francisco, cast on a reef off island Oeno. Loaded with 1,400,000 feet of lumber from Puget sound. Earthquake, followed by "tidal wave."

Springfield. — The late W. J. Mackay, vice-president of the Springfield, is succeeded by G. C. Bulkley, the second vice-president, and former assistant secretary.

It is now nearly five months since the armistice was signed.

ORGANIZED 1881

# MICHIGAN

**FIRE and MARINE INSURANCE COMPANY**

**Of DETROIT, MICHIGAN**

**STATEMENT, JANUARY 1, 1919**

CAPITAL . . . . .	\$ 400,000 00
RESERVE for unearned Premiums on Unexpired Policies . .	978,059 70
RESERVE for Losses Unadjusted and Not Due . . . . .	105,555 55
NET SURPLUS . . . . .	429,562 45
ASSETS . . . . .	1,950,400 05

**INCOME**

Net Premiums . . . . .	\$1,115,643 76
Interest, Etc. . . . .	78,626 43
Total Income . . . . .	\$1,194,270 19

**DISBURSEMENTS**

Losses Paid . . . . .	\$ 567,301 12
Dividends to Stockholders . . . . .	40,000 00
Expenses, Taxes, Etc. . . . .	508,775 74
Total Disbursements . . . . .	\$1,116,076 86

**COMPARATIVE FIGURES**

	January 1, 1918	January 1, 1919
Capital . . . . .	\$ 400,000 00	\$ 400,000 00
Reinsurance Reserve . . . . .	925,380 62	978,059 70
Losses Unadjusted and Not Due . .	44,700 66	105,555 55
Net Surplus . . . . .	400,192 09	429,562 45
Assets . . . . .	1,871,931 54	1,950,400 05

D. M. FERRY, Jr.	E. J. BOOTH,	H. E. EVERETT,	E. P. WEBB,
President	Vice-President	Secretary	Asst. Secretary

**Pacific Department**—Embracing California, Nevada, Arizona, Utah, Oregon, Washington, Idaho, Montana, Hawaii, Alaska & Yukon Territory.

**CARL A. HENRY, General Agent**

Northwest corner **SACRAMENTO** and **SANSOME STS.**, San Francisco

**SPECIAL AGENTS:**

LOS ANGELES—JAMES F. BOYLAN    PORTLAND—E. R. THOMPSON  
SPOKANE—P. E. GEROULD    SAN FRANCISCO—J. N. WATERS

**Losses Paid Since Organization.** - - - **\$9,414,889.24**





## GENERAL

## The Sun

The Sun of London began its career on April 10, 1710. The company is in its 209th year and next month on the 10th it will enter its 210th year. These tens are entitled to attention. It is the oldest insurance company in the world.

## After Bank Agencies

Sacramento.—The Insurance Federation of California (composed of local agents and others) is actively supporting S. B. 708, which prohibits banks from engaging in the insurance business. The Insurance Brokers Exchange warmly supports the bill. The Bank of Italy opposes the bill. Its stockholders have a special incorporation, which represents the Nevada Fire.

## The Name

Stockholders Auxiliary Corporation is a name which in the ordinary course of human events should kill it.

## Bureau of War Risk Insurance—Charges of Gross Inefficiency

Col. Henry D. Lindsley, the newly appointed director of the Bureau of War Risk Insurance, referring to charges of gross inefficiency and wastefulness made against the bureau by a discharged employee, said:

"The statements made by Thomas R. Dawley, Jr., in his published letter to Secretary Glass of the Treasury Department, with reference to administrative matters of the Bureau of War Risk Insurance, are a tissue of falsehoods.

"Relative to this, it may be stated that Mr. Dawley had a full hearing by the assistant to the director of the bureau, and, in the presence of Representative P. P. Campbell of Kansas, he presented his case very fully to Mr. Shouse, the assistant secretary of the treasury having jurisdiction over the War Risk Bureau.

"Mr. Dawley's resignation from the

Bureau was requested because of his utter unfitness."

## Fire Insurance at Risk in London

Companies having £10,000,000 gross or more at risk in London, England, are given below. The return is required from companies each year in order that their contribution towards the expenses of the fire brigade may be assessed, the assessment being at the rate of £35 for each £21,000,000 insured. The table reveals the insurable value of the property of the largest city in the world. After the deduction of reinsurance the liability of each company would be very considerably reduced. In 1900 the aggregate of insurances was £963,292,097, and there has been a steady increase till 1915, from which date the increase has been very rapid. The increase in 1917 was about equal to a five-years increase before the war.

Company	1916 £	1917 £
Alliance . . . . .	190,739,430	197,973,320
Atlas . . . . .	30,867,030	36,561,070
British Law . . . . .	17,505,360	18,725,882
Commercial Union . . . . .	84,581,807	88,182,006
Eagle, Star & B. D. . . . .		10,556,316
Fine Art and Gen. . . . .	17,509,197	17,755,192
Guardian . . . . .	33,020,637	31,845,056
Law Fire . . . . .	70,544,102	72,863,070
Law Union & Rock . . . . .	27,008,016	28,141,126
Liv. & Lon. & Globe . . . . .	17,792,045	18,042,377
London . . . . .	30,158,633	33,051,052
London & Lanc. . . . .	42,315,829	43,386,488
North British & Merc. . . . .	51,755,888	56,140,183
Northern . . . . .	22,046,394	21,682,347
Norwich Union . . . . .	44,758,200	48,937,700
Ocean Accident . . . . .	10,869,867	11,854,469
Phoenix . . . . .	70,708,981	74,956,748
Royal . . . . .	74,685,632	75,185,632
Royal Exchange . . . . .	47,890,326	49,718,440
Scottish Union . . . . .	11,620,962	11,653,396
Sun* . . . . .	117,521,892	131,242,175
Union . . . . .	34,705,340	36,545,423
Yorkshire . . . . .	17,860,886	19,167,841
Lloyds . . . . .	37,596,482	42,279,426
Total . . . . .	1,223,783,240	1,294,300,489

\*Leader among companies which write fire insurance in this country. The Sun also made far the largest gain—nearly £14,000,000.

The story of "St. Peter and the Broker" has re-appeared after a long rest. Howdy old friend!

Fireman's Fund stock 380 bid.

Home Fire and Marine stock sales at 36

**THE INSURANCE LABORER IS WORTHY OF HIS HIRE*****Agents, Brokers and Solicitors***

Insurance agents and brokers who are worthy of the name are men who earn the commissions which are paid for their services. If it were not so the insurance companies would dispense with them and employ solicitors on salary.

These agents, including brokers, are, in a broad sense, the employees of the insured as well as of the insurer. Their commissions form a part of the premium charge. The business could not be successfully conducted without these men, either as commission-paid agents or brokers or as salaried employees. Few men would seek insurance. Nearly all men need to be reminded and importuned to insure, or to renew their insurance, for the "unexpected happening" seems too improbable or impossible or remote.

It is true that some of the insurance solicitors are of the indifferent sort; some are incompetent; some are merely parasites who offer to share their commissions; but the great majority want to and are able to serve their clients. They are laborers who are worthy of their hire.

All who take out insurance should reflect on this. They want the honest and the best service of the agent or broker. Have they any right to expect it if a division of commission is offered or demanded or extorted? When a loss occurs and the valuable help of the agent or broker is wanted need they expect it? Certainly the best aid possible for him to render in the settlement of the loss will not be expected.

A division of commission or brokerage is a rebate of the premium and is contrary to law. Only an inferior agent will offer such division, only an unwise man will ask it and expect proper counsel and service if the commission (wage) is divided.

***"UNDERWRITING PROFIT"***

This term, "underwriting profit," as commonly used does not always reveal the actual profit, as later figures prove. The increase in the official unearned premium liability is deducted from the net premium income, leaving what is called the "earned net" premium income; but this unearned premium liability, as fixed by law, is virtually always considerably more than the actual liability as determined by the subsequent losses or by the commission allowed by a reinsuring company. In other words, the actual earned premium income is more than is shown by a study of the annual statement, and there may be a good underwriting profit where only a small one or none at all appears from an analysis of the company's exhibit of the year's business.



### ***RULING ON MUTUAL FIRE INSURANCE***

Every person who takes insurance in such a company [fire mutual] is both an insurer and insured. He insures not only his own property but he helps to insure the property of all the other members, during the term of his own membership in the mutual system corporation; that is to say, during the term of his policy. He proportionately contributes, in the first instance by an assessable premium note, to the assets of the company. Out of the assets he is entitled to indemnification, within and as contemplated by the terms of his policy.

Acceptance by a mutual fire insurance company of an application for insurance makes the insured a member of the company.—105 St. Rep. 116. Jan. 16, 1919.

### ***AMERICAN FIRE BUSINESS OF 1917***

The net earned fire premiums of the stock companies in the United States east of Colorado in 1917 was \$326,563,000. The fire losses paid amounted to \$183,974,000 or 56.35 percent. Taxes, expenses, commissions, and premiums written but uncollected (including embezzlements) in this greater and richer half left an underwriting profit of 2 percent. (Marine and inland business omitted.)

The total stock companies' underwriting profits in the whole country were about \$17,780,000, of which the Pacific West contributed \$11,250,000 or over 63 percent.

Total stock fire premiums written reported to the New York state insurance department for 1917 was \$417,485,090. This total is probably 99 percent of the actual total for the forty-eight states and the territories. The total of fire premiums written in 1916 was \$351,605,919. The gain in 1917 was \$65,879,171 or nearly 19 percent.

The gain and percentage were larger in 1918, as the published figures in May next will show.

### ***MOVIES ON THE DECLINE***

It is now evident that the moving picture shows—the kinetoscopes—are losing their former popularity. Perhaps the war tax is partly responsible. The movie owners are adding the attraction of instrumental and vocal music on a large scale, and have increased the admission fees. But it looks as if the spoken, living comedy and drama will soon replace much of the cold photographic imitation. The number of moving picture places will continue to decrease. Perhaps the fire underwriters will lessen the losses of the owners.

### COAST INSURANCE HISTORY

Three San Francisco managers became insane, two of whom died from paresis.

Three special agents committed suicide by shooting.

#### Board Circular to Agents in 1878

In presenting the annexed Tariff of Rates, the members of the Board of Fire Underwriters would respectfully state to their agents, and through them, to the insuring public, that the rates named therein are as low as good insurance can be furnished for. agents and patrons can rest assured that the rates and rules adopted are on a permanent basis, and that deviations, or an evidence of bad faith on the part of any member of this Board, or his agent, solicitor, or broker, will be promptly acted upon, in accordance with the Constitution and Rules of the Board.

Our agents will please bear in mind that as they talk and act, so will the Tariff be accepted. If they protest against the Tariff in action, spirit or word, the applicant will imagine he is being unjustly dealt with, and will denounce the Board as a monopoly, and the Tariff as excessive. If, on the other hand, agents have faith in the Board, the Board members, and the Tariff, and will sustain and endorse them by their acts, the public will cheerfully comply with the rules and rates adopted, and will be convinced of their wisdom and justness.

The fact is patent, that it is of as vital importance to the insuring public, as to the underwriters, that such rates are paid as will not only meet the current losses and expenses incident to the business, but permit the companies to add gradually to their surplus funds, thus enabling them to provide against probable great disasters. There have been large conflagrations on this Coast, and the current rates have yielded but little profit to the underwriters.

With these remarks, we commend this Tariff, with great confidence, assuring you that you can report that the rates named therein are the rates of all the members of the Board of Fire Underwriters of San

Francisco, and will not be deviated from under any circumstances; so that the *choice of companies* will be the only matter to be considered by the applicant for insurance. Finally, agents will bear in mind that bad faith on the part of others will not be accepted as an excuse for *their* deviations. When bad faith or deviations are discovered, they should be promptly reported to this Board (see rule 21, page 39), and prompt action will be taken in the premises.

To Rate Books 3 and 4, issued in May, 1878, the following was added to the above:

The attention of agents is especially called to the following resolution of the Board, viz:

"Resolved; That the companies represented in this Board shall immediately require their interior agents to resign any non-board agency which they may hold, and any agent failing or refusing so to do, shall be forthwith discharged by the member or members of this Board for whom he has been acting."

#### Pacific Department of the Liverpool & London & Globe Ins. Co.

Four years after this company, then the "Liverpool and London," opened an office in New York City, with Alfred Pell as agent, it established an agency in San Francisco. It is therefore the oldest insurance agency or department on the Pacific Coast. In June, 1853, Joshua P. Haven was duly appointed the agent at San Francisco, under such very stringent regulations touching the acceptance of risks as the inflammable character of the little city of wooden buildings made necessary.

In 1860 Mr. Haven retired, and was succeeded by W. B. Johnson. In November, 1879, Mr. Johnson died as the result of an accident. George Mel filled his place until August, 1881, and was then succeeded by Charles D. Haven, who had long been secretary of the Union Ins. Co. of San Francisco.

On December 31, 1911, Charles D. Haven, manager, and C. Mason Kinne, assistant manager, of the Pacific department, retired, with handsome allowances by the company.

On January 1, 1912, John W. Gunn, assistant manager, succeeded Mr. Haven as manager, and R. P. Fabj succeeded Mr. Gunn as assistant manager. Both these appointees had previously been special agents for the Liverpool & London & Globe in the Pacific Northwest.

In 1917, as of December 31, Manager Robert P. Fabj resigned and was succeeded by Thomas H. Anderson, the assistant manager. George F. Guerraz, the deputy assistant manager, succeeded Mr. Anderson as the assistant manager.

The Pacific Fire of San Francisco, having incurred too large a loss total in the Chicago conflagration, in 1871, reinsured all outstanding business, mostly on this Coast, in the Liverpool & London & Globe. The building and lot at the northeast corner of California and Leidesdorff streets was turned over to the reinsurer as part of the consideration.

This building was destroyed in the 1906 fire but the ground story was rebuilt for temporary occupancy. In 1911 the present handsome structure was completed, and the Pacific Coast department moved into the new building and invited its friends to join in the celebration of the event.

#### 1863

The Fireman's Fund Insurance Company began business, with head offices in San Francisco.

#### 1868

The Pacific Mutual Life Insurance Company began business, with headquarters in Sacramento. Governor Stanford was the first president.

#### She Was the Beneficiary

Drown v. New Amsterdam. Settled out of court. Beneficiary killed the insured husband.

This case had been in litigation for several years.

In a similar case, years ago in Minnesota, the murderer was the beneficiary of a life policy. Company resisted claim on the ground that it was contrary to public policy

to pay the insurance money to the murderer beneficiary or his assignee. Defendant company won.

#### Honolulu

Washington, D. C.—Senate committee recommends that \$85,975 be paid in reimbursement of fire companies for payments made to policyholders for losses caused by the official fire to suppress the bubonic plague, some twenty years ago, in Honolulu. The fire got beyond control for awhile. The German companies will be paid \$30,800. The Transatlantic was one of them, also the North German, and two others still supposed to be alive. The Fireman's Fund had 8 policies, the Royal 28, New Zealand 8, Liverpool & London & Globe 5, Caledonian 1, North British 1.

#### Life

The Pacific Mutual Life paid 1080 death claims on 894 lives in 1918. Influenza was responsible for 247 claims; heart disease, 103; pneumonia, 77; accidents, 62; cancer, 46; tuberculosis, 37; killed in action, or died of wounds, 20; war losses, 82; arterio sclerosis, 18; etc. Sixty-one losses were in the first policy year. Over a fourth of the deaths were caused by influenza. There were 338 influenza claims for \$775,309.

#### Sacramento

Bill provides that farm loan bonds are lawful investments for insurance companies.

Another bill provides that "recovery of damages" that is uncollectable may be recovered from insurer.

#### Utah

Salt Lake.—The Utah legislature voted down a bill for compulsory state compensation.

#### Home of Plagues

In this country we shall be fortunate if new plagues starting in mad, starving, dying Russia do not spread so far as America.

In 1918 San Francisco's fire alarms numbered 3,047.



## MISCELLANEOUS

### It Is the Unexpected That Happens

#### Three Separate Accidents within a Few Minutes

Near San Francisco an inbound steamer was rolling in the wind. Suddenly a sailor leaped from the deck into the sea and was drowned.

In the excitement which followed a passenger fell overboard.

A lifeboat was lowered, and a sailor fell and broke one of his legs and dropped into the sea.

The first sailor was never again seen; the passenger and the sailor with the broken leg were rescued.

Perhaps accidents never come singly.

### Relationship of Dentistry to Health Conservation

From an Address by Harvey J. Burkhardt, D. D. S.,  
at Annual Meeting of Association of Life Insurance Presidents

Congress has placed its stamp of approval on dental service by passing a law giving dentists equal rank with medical men. The surgeon-generals of the army and navy are keenly alive to the value of good teeth and have spoken in complimentary terms of the work performed by dental surgeons. No branch of medicine during this last war has done as much in permanent restorations as have dental and oral surgical departments. It is acknowledged that the proportion of soldiers wounded in the head, face and neck is much greater in this war than any other, and the surgeons and dentists were called upon to demonstrate their skill. In many cases the plastic surgeon could do little, but the dental prosthetist was able by the use of orthodontia appliances, splints, bands, etc., to relieve many distressing conditions.

#### WORK FOR THE ARMY AND NAVY

The dentist has frequently been called upon to construct appliances around which the plastic surgeon could re-shape and stretch the deformed tissues. Many times the patient will come to the dentist after the wound has healed, when further surgical or

dental attention is required, so that the patient will not be disfigured for life. The dental surgeon, by his skill in making appliances, in cases of fractured jaws from accidents and by gun shot wounds, the devising of methods to assist the plastic surgeon in facial restoration, has written one of the most brilliant chapters in the medical history of this war.

#### DENTAL CLINICS IN CAMPS

A long step ahead was taken by the Government when provision was made to appoint dentists members of local draft and advisory boards, and in formulating regulations with reference to the teeth. The Government recognizes the value of good teeth and clean mouths, by requiring dental inspection, ordering the correction of various troubles about the mouth, by restorations of various kinds, the supplying of artificial substitutes where necessary and the furnishing of tooth brushes. To make more efficient this service, a well-organized bureau has been established in the surgeon-general's office, in charge of a very capable and able executive. Dental equipment of the very latest and most efficient type has been provided and every hospital and camp contains a well organized dental clinic in charge of competent dental officers, which is in striking contrast with the Spanish-American War when no dentists were employed.

From the very beginning of the war, no profession responded more promptly or generously than the dental profession. Within three months after the first call, examinations for commissions were closed and enough dentists had volunteered to supply an army of 5,000,000.

#### GREAT TASK

The making of an army of over 4,000,000 men dentally fit has been a tremendous task, but it has been done. The soldiers have been made comfortable and fit by the removal of impacted teeth, the treatment of abscesses and diseased teeth and gums, the filling of cavities and the removal of various other pathological conditions. While many of these things will be only temporary in character, by far the greatest

permanent good will come from the knowledge that has for the first time been brought to many of them that a clean, comfortable and healthy mouth go hand in hand with good health in promoting greater efficiency.

The value of education to secure improved dental conditions in the army does not stop there. When the boys return to their families, they will tell them of the need for paying careful attention to their mouths and teeth, as one of the most important things to be done to maintain good health.

The government has not only provided the machinery to take care of the present emergency but it has inaugurated an educational campaign that will be far-reaching in its effect in promoting good health.

#### TEN YEARS' PROGRESS

Wonderful strides have been made during the past ten years by the dental profession in carrying forward investigations to show the relationship existing between chronic focal inspections associated with teeth and their systematic effect. The work has received the cordial approval of many eminent medical men. In an address delivered three years ago, by Dr. Chas. H. Mayo, in which he spoke in complimentary terms of the work done by dentists, he closed with the significant statement, "the next great important step in preventive medicine should be taken by the dental profession." Since that time much original research work has been done by dentists themselves, to demonstrate the faith that is in them and to prove the value of preventive dentistry. Health and school authorities have established clinics in many places and carried on an educational propaganda which is showing wonderful results.

The coming New York state insurance report as to compensation business for 1914-17 will show for stock companies an expense ratio of 38.9 percent and for mutuals 23.1. The latter do not write the same several classes of business as the former but are trying for authority to do so. Then Good Night!

San Francisco.—J. Frank Maroney, insurance broker, is dead in his 52nd year.

#### Wife Shot Husband and Collects Accident Insurance

Archer C. Drown of Oakland had a policy in the New Amsterdam Casualty Co. for \$5,000. It is charged that he was cruel to his wife, the beneficiary.

A little over five years ago the abused wife, after a quarrel, shot the insured her husband while he was asleep at her side. He promptly died. Arrested, she pleaded insanity and was acquitted.

The brother of the deceased was of the opinion that the widow was blameless. As executor of the estate he sued for the insurance money. Very naturally, the company resisted the claim, as the beneficiary was the intentional cause of the death of the insured.

On March 11 the case was settled out of court, the insurer paying \$3,000.

#### The Standard Accident

This old Detroit company increased its assets nearly \$2,000,000 last year. It is now near the 10 million post. The sum of \$130,312 was added to the surplus, bringing the policyholder-surplus up to \$2,459,900. The capital is \$1,000,000. Of the total assets, \$7,516,959 is invested in bonds at market value.

C. F. Briggs is superintendent of the Pacific Coast department; L. R. Travis is assistant superintendent. Department headquarters occupy four offices in the Mills building, San Francisco.

California industrial accident board reports that since January 1, 1914, more than \$790,000 has been returned in dividends to policyholders. But the board won't allow the private insurers to reduce rates. The board wants to make a grand stand play.

The California accident commission reports 18,095 injuries in 1918.

Plate glass windows were broken by the wind in Stockton, Cal. The same storm caused one damage loss by lightning.

The increase in burglaries on this Coast is positively astounding.

### INVESTMENTS

It seems to be a very good time to invest in standard securities. They, generally, are low in price and it is probable that they are about to advance toward their former high level, which may be reached sooner than is expected.

Real estate continues dull, with low prevailing prices, and a strong indisposition by owners to make new improvements. There are bargains. Prices will not go lower except in towns and districts seriously affected by recent radical legislation.

In buying any land as an investment, or even for a home, the buyer must carefully consider surroundings. He may well ask himself: Could I sell this realty with little or no sacrifice? Growing places, towns and sections, if properly improved, will, it is likely, advance in value.

In a city or prosperous manufacturing town there is a vast difference in localities. Some will attract buyers and warrant immediate improvements; while others will stagnate and may always be undesirable for renting or selling.

Hills and hollows in a vicinity detract from realty values. The holes must be filled, and though the hills may not be leveled they offer objections to speedy developments, as regards homes and population. Our people are gregarious and like neighbors—who help to pay for street work.

Factories, hospitals, halls, mortuary chapels, churches, and public buildings lessen salability of both business and dwelling property near by. The blowing of steam whistles,

ringing and booming of bells, darkness of large areas at night, frequent arrival and departure of ambulances and hearses, loud music, and late public dances, certainly lessen rents and values of realty in the vicinity.

The greatest caution is needed in buying—indeed, in selling—real estate, whether improved or not. It is far, far from a “liquid asset.”

### No Volcano, No Rain

When there are no volcanoes—when all burned out and dead—there may be little or no rain. Rain is the result of dust floating in the air. Every drop of rain has in the middle a mite of dust. Volcanoes discharge smoke and fine particles high into the air. Once there was a “dark day,” lasting for hours, in the East. The sun almost disappeared at midday. The only explanation was, volcanic dust. Similar phenomena have been observed in recent years in the north Pacific.

Some great authority—was it Jefferson?—once wisely said:

“That nation is best governed which is least governed.”

The United States of North America are said to be the most governed.

If a man would write his own funeral sermon, and advertise the fact, he'd be sure of a large attendance to hear the reading thereof. Who knows better what a good fellow the corpse was?

In the East new automobile rates are in force. They are based on age and values, and increased as values decrease. Similar rates will be in force on this Coast on April 1.



### Surety

Sacramento.—Two senate bills propose that public deposits in banks be guaranteed by surety companies (for premiums) instead of government bonds placed with the treasurer.

### Burglaries

In San Francisco a young criminal just from the East was nabbed by the new burglary unit of the police, in an unoccupied house. He confessed to ten burglaries since arriving in town, and led the police to his room, where seven suit-cases were found filled with loot.

In Oakland a lost note-book which mentioned or checked seven houses burglarized and listed ten more enabled the police to nab the burglar as he came out with a sack of silver loot from the "next house on the list." The papers advertised it well, and soon thereafter another burglar visited the (Yale) house, jimmied all locked doors (except bedrooms), gathered up \$3,000 worth of jewelry and silver ware, and helped himself to edibles and wines, and noisily departed. Insured. Though at once notified of the loss, it was several days before insurer's representative made an inspection.

A musical burglar working in a house in Los Angeles entered a room which had a piano. Tempted to play he struck a key which gave a muffled sound. Opening the piano he found a chamois bag hanging to one of the wires. The occupant of the apartment had concealed a bag of jewels in the piano for safety during her absence that evening.

The burglars hope that the California bill taxing dogs out of existence will become a law. The little barking house-dog is a protection against burglars.

DIED.—Frederick H. Crum, president of the North River Fire, died last week at his home in New Jersey, aged 71. Deceased's entire insurance career had been spent with the company, since 1863.

Successor.—John A. Foster has been elected president of the North River, succeeding the late Frederick H. Crum.

### Bolsheviki Seize Insurance Assets

The end of Bolshevism in butchered Russia must be near!

Czar Trotsky has ordered all Russian insurance companies to turn over all their funds to him on April 1.

At one stroke of the pen all Russian commercial credit and all fire protection are at an end.

Eight Russian companies operate in this country.

### Washington

The socialistic Fishback bill, regulating rates and probably forcing the fire companies to withdraw from Washington, was reported out of committee, with half the committee recommending indefinite postponement. The other half the committee recommended a rating commission of three property-owners and two insurance men.

Olympia.—The house favors the control of fire insurance rates by the commissioner.

"State insurance rating will save the people of Washington \$75,000 to \$80,000 per month, that is carted out of our state on word from San Francisco," said Commissioner Fishback.

He has presented the rating measure, he said, because of the recent 10 percent surcharge. "The companies are making 23 cents on the dollar of premium in Washington."

Olympia.—Commissioner Fishback's state fire rating bill was defeated. One insurance agent legislator (Judd of Lewis county) upported the bill. Bill to increase Fishback's salary also defeated.

Olympia.—S. B. 109 has been signed by acting-governor. It authorizes ins. cos. to write strike, riot and auto theft insurance.

Seattle.—The Northwestern Mutual Fire has been advertising prominently in daily papers of this state. It pays more for advertising in Washington than all other fire insurers combined.

### Wisconsin

The socialist vote in the Wisconsin legislature was strong enough to retain the declining state life insurance project.

### TROUBLES OF A LIFE COMPANY

As was expected and necessary the new management was re-elected. H. J. Saunders retains the presidency and will be given another year to put the company on a dividend-paying basis. The opposition succeeded in placing Byron Bearce and Louis Oneal among the twenty-one directors.

President Saunders deserves credit for keeping the company "off the rocks" in a very stormy year.

This company cannot be said to be entirely out of danger. It is predicted that the influenza epidemic will recur in the second year on this Coast as it did in the East. If it does recur, the company being young will again experience an abnormal death rate. This is not a pleasant prospect for the stockholders.

It may be necessary to assess them or reduce the capital.

The stockholders invested some \$1,800,000 in this company, and should have received about \$1,440,000 dividends. They have never received a cent.

Thirty to forty percent went for organization expenses, and about seven percent or say \$260,000 of the original capital, went to put "business on the books." This is about \$680,000 for experience, plus about \$1,440,000 dividends earned, a total of \$2,120,000 lost by the stockholders. Will they ever recover their losses?

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Olympia.—Bill permitting fraternal insurance societies to insure lives from age 1 to 18, passed by both houses.

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There are at least 150,000 life insurance agents, whole-time and part time, operating today in the United States. Yet, the membership of the various local chapters affiliated with The National Association reaches a total of but 8,150. The National Association has been in existence for 29 years and after scores of carefully laid plans, constant propaganda, various inducements in the way of trophies and the experiment of a traveling secretary, to say nothing of hundreds of thousands of miles traveled by presidents and vice-presidents

and other officers, the present total membership of the local associations is still immeasurably below all hopes and expectations.—President Jonathan K. Voshell.

### N. Y. Life Sued

The widow of Dr. John Lehakis, whose bullet-wound body was found last fall near the road where his automobile had been run over the bank, is suing the New York Life for \$30,000 insurance under three policies. A strange woman was seen wandering in the vicinity at night.

### The Pacific Mutual

The average rate of interest earned on total invested funds is 6.15 percent. Over half the assets total is invested in loans on real estate, the loans not exceeding the statutory percentage of appraised value.

The Pacific Mutual has an accident insurance department, which maintains its good record year after year.

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Warren M. Horner, author of Training for a Life Insurance Agent (J. B. Lippincott Co., Philadelphia), is now the state representative for Minnesota of the Metropolitan Life's department of business life insurance, which includes "group." This is a new department. With equal ease Agent Horner will write a thousand or a million dollar policy.

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The Bankers Life of Des Moines has written \$6,000,000 of business in each of the first two months of the year. January and February were both record breakers and both showed an increase of approximately one hundred percent, as compared with the business for the corresponding months last year.

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Portland, Or., is to be the place of the Mutual Life of New York convention of the Western \$100,000 Field Club, and the date is July 16. A delightful journey and meeting are promised. The \$100,000 mark is an easy shot for the yoemen of the great Mutual Life.

### Cecil F. Shallcross, Successor

General Managers Worley and Sinclair, from the home office of the North British & Mercantile, who have been visiting the United States, and arranging for U. S. Manager Richards' retirement, have appointed Cecil Shallcross as his successor.

The new U. S. manager has been manager of the Royal at New York since May 1, 1900. He has been with that company since 1893.

Manager Shallcross is a strong and ambitious man.

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### Field Men

Louis F. Knight has been appointed special agent by the Fireman's Fund Insurance Company for southern California, with headquarters in Los Angeles. He has spent his entire insurance career with the company, coming into the office as a boy thirteen years ago. He has passed through the various underwriting desks in the office, and has more recently had supervision over all the fire underwriting units.

A special agent carries no knapsack; neither, as a rule, do soldiers nowadays. The word originally was derived from Danish knapzæg, a bag of eats. When the Fire Underwriters Association of the Pacific was organized the word knapsack was a very familiar one. The nation had millions of old soldiers, and an old soldier named the annual "good eats" contributed by the association members "The Knapsack." The word was full of meaning. Today for the younger generation the word is meaningless. Grip and gripsack, for valise or handbag, are familiar to all. Why shouldn't the association change the obsolete "Knapsack" to "Grip" or "Gripsack?" Nobody would now take offense.

W. W. Furst, formerly a special agent at San Francisco, is now in business at Seattle.

L. F. Knight, newly appointed special agent for the Fireman's Fund for southern California, has departed for his headquarters in Los Angeles. Before leaving the head office he was presented with a handsome gold watch by his fellow employees.

### Leakage

Sprinkler leakage insurance has been very unprofitable in the past six months. Losses for many writers have been more than premiums.

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### Rumors

The usual early crop of rumors touching purchase and possibly absorption of old and prosperous companies is ripening in Great Britain. The more prosperous the company the more attractive the speculation for for "financiers" who approach stockholders with "authorized" offerings. The prospective sellers and buyers are alike tempted by promises of gains. Ten years ago it was asserted of an old company that the deal would "go through" but the company is still growing and independent. Two or three years ago a similar story started and enticing figures were quoted regarding another old British company, but nothing happened. These rumors of consolidations, started by efforts to acquire control of stock, must always be expected, and discounted, in this country as well as in the United Kingdom.

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### Slogan

April 5 is the last day to submit a Victory Loan slogan of 15 or fewer words for a cash prize. Something like this: This last Loan brings our soldiers Home.

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Brokers.—Andrews & Co., stock brokers of New York with offices in San Francisco are barred from California. Are they wild-cat insurance brokers too.

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California rainfall generally larger than average, except in southern California. Snow at Summit is 136 inches on ground.

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San Francisco, San Jose, Santa Rosa, Cloverdale and between were slightly upset by a baby quake last week. It was like some of our subscription accounts—overdue.

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According to Insurance Record, New York City's government is bolshevik. It is a Willie Worst affair.



### New York State Insurance Report

Albany, N. Y., March 3, 1919.

Jesse S. Phillips, superintendent of insurance, will transmit to the legislature tonight the preliminary text of his annual report wherein he discusses some of the important questions now of interest to the insuring public. Following is a brief resume of the more important features of the report:

The record of the life insurance companies during a most trying period is a splendid tribute to their patriotism, while prompt payment of all death claims, notwithstanding the tremendous strain put upon them by the influenza epidemic, which at its height increased actual mortality to more than 300 percent of the anticipated, is a proof of their strength and soundness and justifies the wisdom of the provisions in the New York insurance law in permitting the companies to retain a portion of the annual accumulations for the purpose of creating a reasonable contingency surplus fund. The combined assets of such companies now aggregate nearly \$6,000,000,000.

Reference is made to thirteen enemy-country insurance companies taken over by the alien property custodian under the trading-with-the-enemy act, which companies had in 1916 an approximate income of \$30,000,000. To absorb this business many new fire companies were organized and many existing fire companies increased their capital. In such manner new capital exceeding \$12,000,000 entered the business during the year.

Mr. Phillips refers to the question of taxes collected from fire companies, which, he says, is one of the perplexing problems calling for adjustment. He believes its solution lies in the elimination of reinsurance credits and the levying of the full tax on the direct-writing companies, and that all taxes to which insurance companies are subject should be paid at one central point from which they could properly be distributed.

Fire insurance rates, as usual, have been the subject of complaint during the past year, the most important complaint, perhaps, being in reference to rates on farm properties. In some cases amicable settle-

ments were arrived at, while in others the superintendent, after finding that discrimination existed, ordered the same removed.

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### The Connecticut Mutual Life

This old Hartford company made gains in new business last year, notwithstanding the temporary loss of many of its agents who entered the war service of the government. New business to the amount of \$31,624,686 was written.

The total insurance in force increased during the year to the amount of \$14,878,206, bringing the total up to \$285,121,433.

Assets increased \$2,651,435 and are now \$82,381,485.

The Connecticut Mutual's holding of Liberty bonds is now \$4,563,700.

The mortality saving in the year was \$407,116, deaths being 87 percent of the net "expected" (assumed in the premium) death rate.

In about three months influenza and pneumonia claims were 258 for \$818,320. Soldiers and sailors claims in 21 months were for \$284,700 (including 44 influenza and pneumonia cases).

The dividend scale for 1919 is slightly higher. This is exceptional among companies.

New forms of policy contract have proved popular.

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The Fireman's Fund has entered a team in the Fire Insurance Bowling League recently formed by insurance men in San Francisco, which played its first series February 26. The company's team won all three games. The tournament will extend over a period of fourteen weeks, and a number of valuable prizes will be played for.

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How would you like to pay \$5 a share for \$1 stock in a new life insurance company. The Public Life (Chicago), by professional promoters, seems easy. Country bankers, no doubt are buying freely, as they did in the case of the Western States Life of California.

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In February the Mutual Life agency at Chicago wrote more than \$2,000,000 business.

### Socialistic North Dakota

The Non-Partisan League in North Dakota is real bolshevistic and not of the parlor kind. It controls the legislature and has provided for a state fire insurance fund for the insurance of all state and municipal property; a compulsory hail insurance fund, requiring all farmers to insure \$8 an acre; a compulsory and monopolistic workmen's compensation fund. There are a state-owned chain of stores, flour mills and grain elevators.

Any fire company refusing to write in the state any class of risks which it writes elsewhere will lose its license. It must write any surplus lines which the state may offer.

### "Largest Life Insurance Agency in the World"

Conversion of soldiers' and sailors' war-time insurance, by the War Risk Bureau, will begin as soon as the approved policies are printed.

Age 62 and 20 and 30 year endowment policies are offered the men, as well as the ordinary form.

Level premium companies' contracts have been copied. There appears to be nothing original or different. Policies are payable to beneficiaries or estate. The usual options are given.

Government pays all expenses, promises dividends, and charges lower rates; but the outcome is uncertain. Private companies are encouraging this government insurance from patriotic reasons. Some companies forbid or discourage any canvassing of the returning defenders.

We are of opinion that the percentage continuing their insurance will be very disappointing to the government.

### Fifty Years Ago

The Review of London prints a brief mention of the crashing failure of the Albert Life Assurance Co. in 1869. The columns of the daily press "teemed with cases of hardship and deceit of which this insolvent company had been the cause." We note that a growing office, the Scottish Widows Fund, then conducted business at an expense of only about 6¼ per cent of the income.

### Where Bankrupt Can Change Beneficiary

Life policies, which allowed the insured bankrupt to change the beneficiary at his option, and which severally provided that on default the insured, on surrender of the policy, might receive its cash value, or that, in event the policy should lapse on nonpayment of premiums, the insured might at his option obtain paid-up insurance or the cash value, have a "surrender value," within Bankruptcy Act, although at the time of the bankruptcy they were fully paid, so that there was no default.

The wife of a bankrupt, who was named beneficiary in policies on his life, cannot claim the same as an exemption recognized by Bankruptcy Act, for, as the beneficiary could be changed by the bankrupt in invitum, she was not the owner of the policy, within Domestic Relations Law N. Y., § 52 declaring the same exempt.—In re Samuels, 254 F. 775.

### Chicago

The Oil Insurance Assn. of Chicago is now prepared to handle the biggest oil risks in the country. There are more than forty stock companies in the "combine."

Chicago.—The *Ætna's* field men of the Western department held thier annual meeting here in the first week in March, ending with a banquet. Some 70 were present.

A rumor has reached the U. S. Treasury that a mistake has been made by the authorities, that from \$15,000,000,000 to \$17,000,000,000 has been returned to the Treasury as a result of the armistice and that therefore another Liberty Loan is unnecessary. The rumor is absolutely unfounded. Probably it arose from the proposed repeal by Congress of \$15,000,000,000 of appropriations and authorizations. This means only a cancellation of authority heretofore given by Congress to expend money in the future.

The Travelers publishes a list of its men who are in the U. S. Service or who have served. The Los Angeles branch gave 6; Portland branch, 7; San Francisco branch, 8; Seattle branch, 9.

## FIRE

### — Liverpool and London and Globe

General Manager A. G. Dent has notified the shareholders of this company that, with their approval, it is the intention of the directors to declare out of the profits a bonus of £1 (\$5) a share, applying it in payment of the uncalled liability of £9 a share, reducing the liability to £8. This will increase the cash capital of this old company from \$1,688,125 to \$3,376,250.

### — Our Latin Population and Quarters

All the larger cities of our forty-eight political subdivisions have Latin "quarters" and inhabitants. California has, besides, many Italian and Portugese and Mexican inhabitants who live in country districts and towns.

San Francisco has Italian, French and Portugese banks, and wine and other interests, and is noted for its French, Italian, Spanish and Mexican restaurants. All these industries, merchandisings, bankings, are largely associated with, and often wholly dependent on, vineyards and wineries, which are soon to be abolished, without compensation to owners, unless something unforeseen saves them.

Many of these Latin citizens and sojourners have said that they will leave "the states" and go back to the fatherland or to Brazil or Argentine "or other free country." They have always been accustomed to wine with their meals, they say (and will not do without it) and so were their forefathers from time immemorial.

These few lines lead up to the question, What will be the effects on "Latin quarters" and Latin-owned property, from the fire underwriters' viewpoint?

There will certainly soon be vacant houses and stores and restaurants and winery buildings and vineyard properties. Vineyards worth \$2,000 an acre will fall to \$200; sidehill vineyards worth \$200 or \$300 an acre will fall to \$20 or \$30. Our Latin population will be, possibly, the most injured by the work of our legislators, and a considerable exodus may be expected, with corresponding vacancies of buildings, and loss of premiums.

### — Los Angeles Fire Boat

San Pedro, Cal.—The fireboat will soon be in commission. The new boat is 65 ft. in length, and beam is 17 ft. and 9 in; draft is 8 ft. 2 in. There are 3 large deck nozzles. Pump capacity is 3,000 gallons a minute. The main searchlight is of 5,000 candle power.

### — Only 3 Out of 18

After a recent apartment house fire in San Francisco it was found that out of 18 household furniture losses only 3 tenants carried any insurance. One was an insurance agent.

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Explain.—How is it that everybody from Humboldt county, Cal., is a politician and a reformer?

Fire insurance premiums paid on one's own residence are not deductible from income tax.

New York.—War risk marine insurance rates continue low.



### Why Not a School for Specials?

Officers in our Army are schooled and trained. A special agent has been likened to a lieutenant. The executives in his office are captains and majors and generals. He is the "instead of," with delegated authority. In olden times "lieutenancy" meant authority delegated to an agent.

Sometimes we hear of complaints from local agents that a special agent needs training; that he is not helpful in certain ways; that in the absence of experience he should visit agencies only after having some special training for his work. "Why does my office send me a boy?" was the complaint of a very old agent.

Many branches of business have schools for salesmen and clerks. These short-term schools have proved practical and useful. This fact prompts us to ask, Why should there not be a school for special agents? And also, why should there not be a school for adjusters?

### Best's Fire and Marine Reports

The nineteenth consecutive edition of this standard reliable work (660 pages) is improved by the presentation of figures showing the gross premiums written, reinsurance, returned premiums, and net premiums, instead of the last only.

The gain and loss exhibit shows increase or decrease of surplus, with reasons therefor. Underwriting profit or loss to premiums earned is an interesting feature, and more valuable in cases of new companies or those making large premium gains.

A "general review" is appended to the summary of the liquid assets of every company. An example, in part, is this: United Firemens — This company lost \$330,308 net in the conflagration at Chelsea, Mass., April 12, 1908. To meet these losses, the capital was reduced from \$400,000 to

\$200,000, and a part of the outstanding liability was reinsured. On August 14, all its remaining liability outside of Pennsylvania was renewed.

The company is controlled by the Independence Fire Insurance Security Co., and is under the same underwriting management as the People's National Fire.

Loss from underwriting, \$32,479. Loss on investments, and investment expenses incurred, \$56,562. Gain from investments \$23,684.

Surplus decrease, \$39,544. Percentage of underwriting loss, 12.9. Dividends 10 per cent.

The foregoing will give the interested agent and property-owner a fair idea of the breadth of information presented, in addition to the financial exhibit.

### "Reinsurance"

The common acceptance of the term "reinsurance" is to assume the obligation imposed by a policy of insurance.

Thus the Texas civil appeals court (208 S. W.) in a life case, the reinsured being defunct.

But in fire insurance it is different. The settlement with the insurer by the reinsurer is based on the settlement made with claimant by the former, insolvent or solvent.

### The Law Union & Rock

The Law Union & Rock has over \$50,000,000 assets. It is represented in this field by Harry H. Smith. The company's business is increasing.

San Francisco.—A leading morning paper got out a fine annual special edition booming the industries, products, resources and possibilities of the state. This great and expensive advertisement of California was given a wide circulation East and helped to build up business and population—and insurance premiums and profits—and yet only two San Francisco offices helped with their advertisements. But some insurance men wonder why the press is not actively friendly to insurance.

## LIFE

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**Absence Unheard of For Seven Years**

The presumption of death from an absence unheard of for seven years does not arise when there exist circumstances or facts which reasonably account therefor, or where the absence and abstention from communication are reasonably explained without assuming death, or in the absence of diligent inquiry.

Before a court is justified in assuming the death of a person at a designated time because of his absence, the proof should remove the reasonable probability of his being alive at the time.—Butler v. Mutual Life Ins. Co. 121 N. E. 758.

**Down and Out Men Not Wanted**

The day has passed when life insurance was hawked and peddled by down-and-out men, who, failing in other walks of life, turned as a last refuge to life insurance. Yes, that day has passed, and today our noble profession stands at the dawn of a new era, stretching forth her arms to the young, the vigorous, the strong, the sincere, and the ardent man, offering a golden opportunity to all who work and sincerely try—golden in compensation, golden in recompense.

It is because of its far-reaching ability to meet any contingency of the future that life insurance demands wide-awake students, men in their prime who have a history to make, who know that anything worth having must be striven for, and who will work for the good they do, for the glory of a business, a science, a profession that shall

be emblazoned upon history's pages as one of the greatest benefactions of ancient or modern times.

To attain the higher degree of refinement we must organize and train the brain. Doctors tell us that quantity of brain does not count, that post-mortem examinations have revealed very small brains in some very noted men, and abnormally large ones in less useful men of lower orders of intelligence.

So, it is not quantity, but quality, that counts—and quality is, and always must be, the result of organization, of refinement of study, of appreciation—a sincere and serious determination to grow, to learn, to master your work, to know its code; in short, to reduce that crude brain-ore to the highest standard of efficiency, to temper the products of your thought to a scintillating resiliency that will bend to your will, yet have the keenness and penetration of true steel.—Darby A. Day, Mutual Life Manager, before New York Life Underwriters.

**The Way**

The soliciting agent wants to keep a policyholder friendly and the company wants to keep the policy on its books. There is but one way, and that is to give the applicant a policy that fits—that suits him.

**Good Will**

The life insurance policy shows good will and is an unbreakable will.

Overbreeding nations must go to war; and later the war causes overbreeding.

### Fraternalism

At the mid-winter conference of fraternal leaders in Chicago, February 20-22, the actuaries connected with fraternal societies passed a unanimous resolution that in their judgment it was unwise for a fraternal society to borrow money or sell securities in order to meet abnormal death claims. Their advice is that members be apprised of the need of additional funds and assessed monthly to accumulate what is required to meet the emergency as long as it exists.

Only one of the large societies (Fraternal Aid Union), and a few smaller ones, thus far have assessed their members; many, however, have either borrowed money or sold securities.

All fraternalism have had a heavy run of death claims, about comparable to the experience of old line companies, it was brought out in the discussions.

The Topeka society reports that it had a highly gratifying return from its three special assessments, far beyond its expectations, so that the necessity for continuing the call for the present has been obviated.

In discussing fraternal insurance Superintendent Phillips of New York states that, like legal reserve companies, fraternalism have during the past year been subjected to abnormal demands, because of the influenza epidemic, but that thus far they have been able to meet these extraordinary payments, many, however, not without a great depletion in their accumulated assets, and accordingly Mr. Phillips emphasizes more than ever the absolute necessity of charging adequate rates. He states that, while the situation has slightly improved over previous years, less than one-half of the fifty-three fraternal societies transacting business in this state show 100 percent of actual solvency.

Mr. Phillips discusses at length the necessity for these societies to charge adequate rates, as he has in his previous reports, and condemns the societies now soliciting members and collecting from them an amount which is concededly insufficient ultimately to pay benefits promised. He believes that a measure similar to the Mitchell bill of last year, requiring these companies to write

their new business at least on an adequate bases, should be passed, for unless this is done the whole fraternal system is imperilled.

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### Substandard Business

Most life insurance companies issue insurance only on strictly standard lives at rates uniform to all insured, according to age and form of policy. Such companies in their operations decline upwards of 15% of the applications offered them. This 15% are not necessarily uninsurable, but probably 7½% could safely be insured with an extra premium. Theoretically, every living risk is insurable, providing an adequate premium is secured for the risk involved. It is, however, impracticable for a company to consider risks on which the probability of death is increased more than twofold.

The problem of insurance on substandard lives is more complicated than when standard lives alone are involved—not only from a medical but an actuarial point of view—because of the necessity of various gradations or classes. This is one of the reasons why relatively few companies will consider substandard business.—Travelers Agents' Record.

Substandard business is restricted by the Travelers to all-time agents of the company, and is supposed to be confined to the risks the agent solicited in the belief that they were standard.

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### Answers

N. G. M.—There are life companies which reserve, or at least did reserve, the right to levy an assessment on policyholders to meet extraordinary death losses, as in an epidemic.

L. J.—We cannot always answer inquiries immediately.

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C. R. Curtiss, of San Francisco, won the permanent possession of the Fieldman's Trophy of the Bankers Life of Des Moines for the year 1918, as a result of his wonderful work in the state of Oregon during the months of September, October and November. In each of those months, he led the entire field force on the paidfor basis.



## GENERAL

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### Grave Danger

The tendency toward government ownership in this country is so pronounced that this journal has used as a shibboleth this:

"Government never does anything well nor cheaply."

By this is meant any government in any country.

In this country at least, "politics" is responsible for a great deal of inefficiency and extravagance and high cost.

The legitimate business of government is "governing" or protecting life and property. Anything more is socialism and retrogression.

Sane men and women must stem the tide of destructive socialism which leads to bolshevism.

Insurance as a vocation is threatened.

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### Influenza

In Delhi city, India, a city of 200,000 with a normal death rate of 14 a day according to European standards, the death rate at the height of the influenza epidemic was 800 daily.

At Columbus, O., out of a family of ten, nine died of influenza within four days.

Take out life insurance now to cover the epidemic liability next winter.

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Did you notice that the income tax asked for information not used in determining taxable net total. For example, "What dividends did you receive on shares of corporations in the United States?"

## A Similar Influenza Epidemic is Expected Next Winter

An Eastern insurance commission is asking all admitted life companies to report to him the number and amount of influenza (and subsequent pneumonia) death claims and insurance paid by them in October, November and December, 1918, and January and February, 1919.

Seemingly the commissioner assumes that the influenza-pneumonia death claims will be as much in the latter part of 1919 and in the fore part of 1920, on the recurrence of the epidemic, and may be more. With the figures before him he may fairly determine whether the surplus funds will stand the new strain.

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### Camouflage

The original camouflage men were the American Indians.

They striped their faces and bodies with various pigments, and they do to this day. At will, they resembled the trees, the bushes, grass, soil, sands, or rocks, and ambushed their enemies.

In Macbeth the apparition says:

Macbeth shall never vanquished be until  
Great Birnam wood to high Dunsinane hill  
Shall come against him.

And Mac turned away with his courage restored, for surely that wood would not walk up the hill. But the soldiers, carrying and concealed by small trees, slowly drew near, and then easily defeated the surprised army of Macbeth, who "murdered sleep."

Was not this fine camouflage?

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Bungalow is the Hindoo word for house.

**\$185,000 Shortage**

The chairman of the industrial commission of Washington denies there is a \$500,000 shortage in the state fund. He says in a letter to a Missouri legislator, that the Fund has not failed but admits that there is an apparent shortage of \$185,000 in the Fund but it is being made up and therefore there is no insolvency.

This seems a queer mental process on the part of Chairman Hughes. There is a big shortage but the industrial accident commission hopes to make it up in two years.

But, Mr. Hughes, what if the widows do not remarry, and what if a revival of the woodworker industry increases the demands on the state compensation funds? May not, then, the Fund easily become far more insolvent than it is now?

Is it not also true, Mr. Hughes, that the state commission is illiberal, in the settlement of claims because of the insolvency of the Fund in the past two years?

We have made the assertion that the Washington industrial insurance Fund is a half million short, and that assertion was based on the report of the state auditor. There have been defalcations as well as inefficiency, due to control by politicians.

Always the sick are old. This fact explains defective age as a phase of sickness. Life is functioning, and when the body cells do not function fully there is sickness or decrease in life. Many a young man has not as much life, is not so well, not as capable, as many an old man.

**Safe-Deposit Boxes Dynamited**

The vaults of a Michigan bank were dynamited by burglars, who broke open safe-deposit boxes and stole \$24,000 in money and Liberty and other negotiable bonds.

Burglars broke through, from the street, the brick wall of a bank building at Mt. Angel, Or., and thereby entered the "safety" department. They broke open a number of safe deposit boxes and decamped with about \$1,000 worth of Liberty bonds and other valuables.

**Manual Labor Men's Open Ballot Is Responsible for Many Strikes**

An intelligent workman offers as an explanation of the foolish strikes which cause great losses to employers, employees and the public.

He says the open or voice ballot on strikes is responsible nine times out of ten. Intelligent and conservative workmen are opposed to strikes and with a secret ballot would nearly always vote against them.

The leaders, who are agitators, thrive on strikes, sometimes by blackmail, sometimes by bribes. They terrify any man who opposes them. If he votes "no" he is denounced and threatened, and may be beaten and maimed.

Unmarried workmen generally have no dependents and welcome a strike holiday but their vote is equal to that of the married workman. That baneful equality is perhaps unavoidable but it is responsible for much misery.

How these Germans love one another!

## GENERAL

## An Idea

Fire Chief Murphy of San Francisco has started an inquiry to determine the value of the soldiers' gas masks for firemen in the smoke of a fire.

## Seattle

Complaint is made of the numerous cheap wooden garages in the dwelling sections.

The campaign for the N. T. D. franchise brought out a large advertisement in the daily papers, containing as endorsers of the 50-year franchise the names of about 70 local agencies. And this brought out a counterblast from Martin of the Northwestern Mutual, followed by double-column display of apologies to the stock companies' agents. The Instantaneous Alarm Co. is mentioned. The proposed franchise was defeated at the polls.

The strikers played into the hands of the bolshevists and had, as reported, a soldiers' and sailors' and workers' council, which showed lack of originality. The seizure and operation of all industries was actually contemplated. Our I. W. W. could do no worse. Lights were refused to hospitals. Factories were to be re-opened under the management of the workers, with "a 6-hour day and with increased pay." It was truly a bolshevist strike.

The strike and revolution failed, partly because we have a mayor with "backbone." Investors and fire underwriters have no further fear for Seattle.

## Auto Explosion

Auto fly-wheel exploded in Portland and broke into a thousand pieces, which smashed plate glass in the vicinity and injured several passers-by. The driver could not stop the engine.

James McL. Wood, a Portland, Or., insurance agent, has been indicted on a charge of conspiring with friends in bringing a few bottles of stimulants from California to present to other friends.

## Delivery to a Bank

Contract of life insurance was not complete without delivery of policies to insured, and delivery to a bank was not a delivery to insured, unless they agreed to or instructed such delivery.—*Wittliff v. Tucker*, 208 S. W. 751.

## Insurance in Alsace-Lorraine

L'Argus of Paris calls attention to the unfortunate position of the insured property-owners in restored Alsace-Lorraine. They all are insured in German companies, which are—where are they?—and the French companies have not begun operations in the province. When a loss occurs, how can the claim be collected from the German companies? That is what the Alsacians and Lorraineans anxiously want to know.

Next to money itself, insurance is the most important nerve of business as without it buying and selling operations would be materially curtailed and credits virtually eliminated, in view of which does it not seem strange that practically every state legislature at almost every session seems to take a delight in proposing and enacting laws adverse to this pivotal business?—*Vulcan Fire Circular*.

A. R. Duncan, who is believed to be a member of a gang of men who have been swindling the state compensation fund, is under arrest, charged with cheating an injured stevedore out of all but \$80 of his first payment of \$302, which, as "attorney," he has collected. The fund's officials seem at fault too.

The assistant police chief of the college town of Palo Alto (High Tree) called Walter E. Vail of the vice search committee a "coyote" and "no gentleman," and said he could prove it. Whereupon the assistant chief was promptly dismissed. Mr. Vail, who is also a writer of tracts favoring prohibition, is the San Francisco general agent of the Provident Life of Philadelphia.

In January fires on the Coast Los Angeles led in number with 240.



### Territory of Hawaii Report

Eighth biennial report of the insurance commissioner of Hawaii, to 1919 legislature, for the year 1916 and the year 1917. Delbert E. Metzger, insurance commissioner, and Henry C. Hapai, deputy insurance commissioner.

Insurance companies are not required to report their 1918 business before April 15, 1919. No further authorization will be issued to any company until it has substantially complied with the requirements of the law.

The commissioner says:

The fire loss in the Territory for 1917 was \$4.86 per \$100 of net premiums.

In the past ten years Hawaii has paid in fire insurance premiums the sum of \$5,856,925.13, and received for losses \$592,718.02; a difference of \$5,264,207.11.

It should not be assumed that the companies get all of this difference as profits. Competition is costly, and much money is spent in the acquisition of new business, but the competition between the companies is not directed towards a reduction of premiums and does not redound to the direct benefit of policyholders; indeed, it would appear to be a thing that they have to pay for. The overhead expenses of conducting all kinds of insurance business is very great and the middle-man often cuts out a generous slice.

Hawaii has contributed fortunes to the insurance agents at San Francisco for many years, and continues to do so. There are about 30 alien companies represented here that write nearly 50 percent of all fire and marine insurance business in Hawaii, and most of these companies are represented through San Francisco agencies.

Fred Murrell, a life insurance salesman of Pittsburgh, where he represents the Bankers Life of Des Moines, is continuing his record this year as a million dollar producer. He led the field force for the month of January, with \$137,500 of paidfor business, and was the leader on the weekly Bulletin of Febru-

ary 14 with \$41,500 of business. He lead the entire field force for 1918.

### Russian Insurance

A press dispatch says that the bolshevist "government" in Russia has taken possession of all the insurance companies and all the private banks.

But in our capitol "men" who have been in the employ of the bolsheviki, and sympathize with them, are testifying that these thieves and murderers are good fellows who have established an ideal socialistic government with very little community of wives.

### Sacramento

Passed by the senate: state insurance commissioner to be made receiver of all insolvent companies; authorizing commissioner to require supplemental statements from companies writing compensation business; bill to prohibit officers from sharing in any commissions. A postponed bill amends the brokers' license act (which is declared to be unconstitutional), and gives the commissioner authority to revoke the license of any broker who rebates or is notoriously dishonest; postponed at request of Kehoe who as usual displays ignorance, when he says that a non-exchange broker can do no business with the board.

### Idaho

The governor has signed bill allowing life insurance companies to deduct policyholders dividends from the net premiums, for taxation.

### Olympia

S. B. 201, allowing mutual accident companies more than 40 percent of premiums for operating expenses, has been vetoed by the acting governor.

Globe Grain & Milling Co. v. National Surety Co., U. S. C. C. of A. Decision of Utah courts reversed. Held, that employer who recommends to insurer an employee whom he knows to be untrustworthy, and is given a bond on said employee, cannot recover.

## SIX YEARS SAN FRANCISCO FIRE PREMIUMS

American	1913	1914	1915	1916	1917	1918
California . . . . .	\$ 61,985	\$ 86,339	\$ 71,284	\$ 69,525	\$ 79,522	\$ 84,036
Capital . . . . .	3,205	7,758	7,933	5,639	5,130	8,562
Fireman's Fund . . . . .	88,132	92,786	97,466	107,997	124,449	156,875
Pacific National . . . . .			175	852	1,591	2,262
Vulcan Fire . . . . .	4,507	5,054	8,472	9,289	12,111	11,757
Etna . . . . .	149,099	193,466	181,261	190,792	203,748	188,709
Agricultural . . . . .	24,560	27,112	23,277	17,617	18,350	26,630
Alliance . . . . .	13,110	16,639	14,166	10,785	14,493	11,989
Allemannia . . . . .				5,626	9,179	13,195
American . . . . .	20,650	25,507	28,095	29,552	30,929	33,323
American Eagle . . . . .				22,270	18,911	17,285
American Central . . . . .	26,888	28,898	28,162	28,398	32,498	35,127
Arizona . . . . .	1,653	615	622	2,302	3,797	765
Automobile . . . . .				6,259	18,000	33,624
Boston . . . . .	5,717	6,831	7,737	9,648	11,166	13,955
Camden . . . . .	2,859	4,042	6,147	5,465	6,314	6,697
Central National F. Ins. Co.						2,545
Citizens . . . . .	564	245	3,453	9,481	9,137	15,613
City of N. Y. . . . .	14,710	15,998	13,262	13,867	14,134	13,037
Cleveland National . . . . .					1,585	3,820
Colonial Fire Underwrs. . . . .	16,919	19,615	17,522	15,145	14,756	14,548
Columbian National . . . . .		6,869	13,175	10,116	12,098	11,095
Com'l Union Fire, N. Y. . . . .	2,767	4,653	4,226	3,788	5,386	4,769
Commonwealth, N. Y. . . . .			1,798	2,446	2,893	3,231
Concordia Fire . . . . .	39,606	5,391	5,006	5,120	5,580	4,713
Connecticut Fire . . . . .	43,663	50,964	44,443	40,960	46,681	46,327
Continental Fire . . . . .	77,070	81,241	91,344	78,243	96,709	92,312
County . . . . .				1,198	2,373	2,825
Delaware Underw. . . . .	5,924	7,282	9,139	9,593	16,756	11,158
Detroit F. & M. . . . .	2,951		4,308	5,541	7,648	11,393
Detroit National . . . . .			439	4,148	5,217	6,235
Dubuque F. & M. . . . .	21,696	18,573	21,487	27,724	19,961	27,366
Eastern Underw. . . . .	7,132	7,814	6,256	6,170	5,854	5,782
Federal Fire Ins. Co. . . . .						2,625
Fidelity-Phenix . . . . .	42,368	47,009	52,629	57,724	60,208	59,913
Fire Association . . . . .	48,118	60,618	57,000	48,885	54,419	50,579
Firemen's . . . . .	26,294	34,255	22,640	22,792	23,152	17,745
Firemen's Underwrs. . . . .		1,226	11,639	11,657	14,882	11,576
Franklin Fire . . . . .	17,995	19,032	14,699	13,610	15,430	12,482
Great-American, N. Y. . . . .	47,342	57,227	55,475	58,030	58,474	60,852
United-American, Pa. . . . .	2,276	3,617	2,887	2,611	2,590	3,424
National Liberty . . . . .	12,013	11,475	14,140	16,047	17,862	19,618
Girard F. & M. . . . .	17,117	19,822	3,552	4,803	4,612	6,432
Glens Falls . . . . .	14,260	16,836	12,727	11,704	11,732	9,605
Globe Underwrs. . . . .	1,115	1,017	711	4,343	806	1,600
Globe & Rutgers . . . . .	27,202	39,893	30,626	27,017	37,648	43,432
Guardian . . . . .				383	2,166	2,414
Hamilton Fire . . . . .	938	1,208	1,490	901	1,816	1,320
Hanover Fire . . . . .	10,958	12,038	10,124	8,801	12,541	12,963
Hartford Fire . . . . .	120,646	144,565	149,723	150,271	157,265	159,820
Home, N. Y. . . . .	225,829	228,750	261,750	249,831	235,637	226,882
Home of Utah . . . . .	7,643	11,116	9,472	7,660	5,551	6,366
Superior Fire . . . . .	25,741	22,495	22,263	27,867	19,655	20,794
Imperial Assurance . . . . .	6,669	7,969	8,103	6,515	7,052	8,446
Ins. Co. North America . . . . .	62,084	72,881	68,801	70,276	93,346	103,462
Ins. Co. State of Pa. . . . .	15,305	13,241	20,181	10,189	19,788	11,397
Ins. Underwriters . . . . .				10,414	1,561	4,642
Independence . . . . .					1,978	3,081
Industrial . . . . .				744	1,121	450
Mechanics & Traders . . . . .	7,495	9,241	8,162	6,558	7,011	7,189
Mercantile F. & M. Und. . . . .	1,249		22		329	
Mercantile of A. . . . .				11,610	5,944	3,637
Merchants . . . . .	4,773	3,190	3,856	3,934	3,683	8,997
Merchants F. Assur. . . . .	14,187	11,936	11,617	12,621	13,064	11,605
Michigan F. & M. . . . .	11,804	10,540	10,474	8,553	9,872	10,617
Michigan Com'l . . . . .	14,165	6,678	6,931	6,074	8,675	6,555
Millers National . . . . .				12,750	17,197	20,337
Minnesota Underwrs. . . . .	1,111	94	38		353	
Minneapolis F. & M. . . . .				5,347	4,658	4,307
National Ben Franklin . . . . .	54,043	62,264	64,635	68,259	45,348	46,082
National Fire . . . . .	56,003	78,068	66,661	62,795	61,515	56,741
National Union . . . . .	119,745	91,722	95,574	85,022	97,507	62,168
Nevada Fire Ins. Co. . . . .						1,147
Newark Fire . . . . .	6,421	7,024	6,082	6,793	11,164	21,797
New Brunswick . . . . .	21,136	19,002	21,881	21,171	19,605	22,056

## Six Years San Francisco Fire Premiums—Concluded

Other-American	1913	1914	1915	1916	1917	1918
New Hampshire . . . . .	\$ 27,901	\$ 30,769	\$ 29,337	\$ 26,563	\$ 20,646	\$ 24,442
New Haven Underw. . . . .	10,864	14,003	1,768	1,788	1,345	307
New Jersey . . . . .	18,017	41,885	25,574	9,351	11,963	13,609
New York Underwrs. . . . .	20,908	20,667	19,274	18,189	14,968	19,869
Niagara Fire . . . . .	39,813	39,946	43,487	42,994	43,544	43,695
Niagara-Detroit Underw. . . . .	8,400	6,270	6,459	8,586	10,661	
Northern of N. Y. . . . .	3,616	3,638	6,215	4,721	6,035	6,485
Northwestern F. & M. . . . .	1,342	5,093	6,810	1,743	3,327	5,686
Northwestern Mutual . . . . .	7,553	13,627	9,643	10,763	12,059	14,961
Northwestern Nat. . . . .	20,287	38,240	50,594	55,584	60,127	69,043
North River . . . . .	25,840	26,838	28,907	19,844	23,733	24,436
Old Colony . . . . .	1,037	1,252	1,100	977	1,912	1,967
Orient . . . . .	17,189	21,826	24,323	22,309	25,597	25,426
Pacific . . . . .	1,114	5,967	6,857	11,264	14,278	10,732
Pacific National . . . . .			175	851	1,591	2,202
Pacific States . . . . .					1,766	4,833
Pennsylvania Fire . . . . .	18,854	25,511	25,848	27,536	24,812	21,343
People's National . . . . .	4,682	5,230	4,708	9,502	12,273	14,087
Phoenix, Hartford . . . . .	55,075	67,400	59,071	59,941	66,200	57,106
Pittsburg Underwriters . . . . .				1,984	20,246	25,676
Prov.-Washington . . . . .	20,638	21,522	21,732	21,261	25,821	24,960
Queen of America . . . . .	52,803	19,972	42,429	41,932	45,782	38,944
Reliance . . . . .	9,113	8,941	11,155	7,512	8,679	10,017
Republic Fire . . . . .					9,007	9,901
Republic Underwrs . . . . .	14,542	15,465	19,162	17,475	21,878	42,720
Rhode Island . . . . .	5,504	7,986	12,993	11,463	13,923	17,156
Richmond . . . . .					3,037	10,370
Rochester Department . . . . .	10,867	12,015	13,862	13,456	12,974	16,299
Safeguard . . . . .			39	2,903	5,186	6,359
Security . . . . .	17,305	22,603	10,443	10,362	8,828	8,516
Springfield F. & M. . . . .	71,719	80,941	76,149	74,368	77,178	78,845
Standard Fire . . . . .	5,462	5,943	5,849	5,120	6,358	6,056
St. Paul F. & M. . . . .	27,142	38,018	31,734	32,288	38,122	46,686
Sterling . . . . .	3,435	7,086	518			
Stuyvesant . . . . .	6,780	11,108	10,711	12,940	12,117	6,518
United Firemen's . . . . .	13,511	22,495		7,976	10,528	9,260
United States Fire . . . . .	15,838	10,942	11,807	33,922	42,134	42,245
United States Underwriters . . . . .					165	2,116
Westchester Fire . . . . .	17,920	20,813	18,309	15,784	18,748	19,923
<b>Total American . . . . .</b>	<b>\$2,359,927</b>	<b>\$2,619,494</b>	<b>\$2,539,522</b>	<b>\$2,634,823</b>	<b>\$2,775,060</b>	<b>\$2,894,857</b>
<b>Foreign</b>	<b>1913</b>	<b>1914</b>	<b>1915</b>	<b>1916</b>	<b>1917</b>	<b>1918</b>
Atlas Assurance . . . . .	\$ 31,899	\$ 16,996	\$ 42,874	\$43,856	\$ 46,407	\$ 46,428
British America . . . . .	1,689	13,492	8,351	8,001	10,029	10,941
British & Federal F. U. . . . .	896	25,351	25,951	27,135	33,195	36,092
Caledonian . . . . .	16,105	19,558	18,899	11,264	12,552	14,717
Century . . . . .	6,409	5,315	5,328	6,132	7,973	6,321
Commercial Union . . . . .	31,359	67,760	56,761	49,266	62,604	56,289
Law Union & Roek . . . . .	11,103	16,021	11,610	13,376	13,664	15,703
Liv. & Lon. & Globe . . . . .	239,518	272,888	246,572	233,496	248,861	247,989
London Assur. . . . .	75,447	95,142	95,813	88,136	93,109	90,875
Lon. & Lancashire . . . . .	50,798	68,143	67,434	61,967	71,591	74,018
Nationale . . . . .				4,607	5,946	7,038
New Zealand . . . . .	109,470	106,093	93,084	91,211	92,197	90,933
Netherlands . . . . .	8,515	22,739	31,197	31,010	27,522	44,608
North British & Merc. . . . .	71,365	89,881	85,441	69,636	82,185	74,315
Northern Assur. . . . .	76,134	98,731	88,868	83,704	93,057	91,325
Norwich Union . . . . .	18,211	31,857	28,694	33,277	39,824	49,858
Patriotic . . . . .				1,473	4,216	5,633
Phoenix . . . . .				6,846	10,869	10,222
Phoenix Assur. . . . .	66,262	79,454	74,105	66,095	60,762	70,535
Palatine . . . . .	16,089	21,499	20,750	18,099	23,952	21,261
Prussian National . . . . .	15,316	23,702	33,058	31,896	28,186	
Royal . . . . .	124,957	141,958	139,569	120,470	145,804	125,916
Scottish Union & N. . . . .	38,104	43,721	37,333	37,383	49,035	53,658
State Assurance . . . . .	2,305	3,881	3,288	3,103	5,244	5,730
Sun, London . . . . .	47,760	54,095	53,459	51,176	51,192	63,146
Svea Fire . . . . .	13,797	18,624	18,875	16,902	22,920	26,669
Union Assurance . . . . .	41,636	35,900	30,638	29,229	30,849	31,321
Union . . . . .				3,709	4,247	5,218
United British . . . . .						3,016
Urbaine . . . . .			147		3,606	2,731
Western Assur. . . . .	25,203	33,549	25,393	23,416	27,639	29,883
Yorkshire . . . . .	20,907	19,387	25,284	16,272	21,542	22,378
<b>Total Foreign . . . . .</b>	<b>\$1,166,719</b>	<b>\$1,433,276</b>	<b>\$1,344,363</b>	<b>\$1,185,274</b>	<b>\$1,434,711</b>	<b>\$1,435,767</b>
<b>Grand Totals . . . . .</b>	<b>\$3,526,646</b>	<b>\$4,052,770</b>	<b>\$3,883,886</b>	<b>\$3,820,097</b>	<b>\$4,209,771</b>	<b>\$4,330,624</b>

Totals include figures of retired companies. 130 Cos. in 1918. No other Journal prints this compilation



## SELLING LIFE INSURANCE

### Influenza Argument

You can broach the subject of the influenza epidemic. Speak of the great and sudden increase in death claims, and of the ability of the companies to pay these unexpected large losses out of their surplus. Then incidentally say that the companies expect a similar increase in the death rate from the predicted recurrence of the epidemic next autumn or winter.

### Road to Success

I have read many essays on the subject: "How to Get the Business." My ears have also been smitten with the oratory of gifted spell-binders, whose purpose was to show the way to the dotted line. Many schemers, having for their purpose the same end, have been presented to me—correspondence, advertising, and otherwise. Some of the plans I have tried, and I have observed many others experiment with them. But the one thing that has always proven successful, and that I have found is the never failing talisman is W-O-R-K. And it should be spelled with a capital "W."

In this quarter of a century I have had a chance to observe the careers of many men who regarded themselves as giants of the game. It can be stated as a positive fact that the hard workers are the ones who have made permanent success, and it may furthermore be said that they are about the only ones who have succeeded.

The pyrotechnical gentleman, and those who have striven to make the short cut to fortune, have almost invariably fallen by the wayside.

In the few cases where they did not fail, their careers were short. But the real, genuine hard workers—the men who toiled regularly and persistently are the ones who have followed the vocation for a long period of years, and they are the ones who have given the business stability.

I have in my mind a gentleman, who, in my opinion, fills the role of the hard worker to an ideal degree. This gentleman has been writing life insurance for twenty years. He has a quiet, earnest manner, is always

visiting old policyholders, and seeking new prospects. He does not shine in the galaxy of big underwriting stars; his picture never appears in the newspapers, and his name rarely is to be seen, but year in and year out he toils faithfully. He is clean shaven, wears good clothes, has a bank account, and all of the distinguishing marks of a high-class gentleman.

I never knew him to complain about business being dull. If bad days came to him his friends were not apprised of the fact. Always bold and courageous in the pursuit of business. The character of business produced by him is of the very best, and the volume fairly large. I have come in contact with many of his clients, and I never fail to hear them say a good word for him. It can be truthfully said that the secret of this gentleman's success was work.

The crying need of the average insurance solicitor is work, and more work; then, still more work. The intelligent man who has not made a reasonable success of his profession, if he stops to seek the reason for his failure, and takes an honest inventory of himself, he will find that the cause of his failure is lack of systematic industry. —Sam Polk in Pacific Mutual News.

### Swiftness v. Dawdling

The patrons of modern business are used to swiftiness. They are impatient with dawdling. The agent who does not thoroughly appreciate those two facts is not in the running.

Swift service, no dawdling, is the imperative demand of business today—the demand of the very men whom you would make contributors to your success.

Such men—all men—whom you would have as customers, prospects, inwardly demand that you have your business down needle point fine and stick it straight into their brains without any dawdling. They want the point—point—of your business as it applies directly to their needs. Any dawdling or mouthing of useless talk aggravates and alienates them.

Suppose yourself at a theatrical play and some leading actor whose part it is to come

briskly onto the stage and speak some very decisive words to another character were, instead, to loaf in and deliver a rambling talk—wouldn't you feel like hissing him? Bet you would. It's the same in going into a prospect to sell him insurance. He may not know what business you've come for but whatever it is he wants you to state it briskly, the point that directly concerns him. He wants to get through with it as quickly as possible and continue his other work.

The days are gone when a dawdler can "get there" in this or any other business. Swift, clear-headed, direct, sharp-pointed service is demanded of everyone. You demand it when you go into a store. You demand it of every one with whom you have anything to do. It's demanded of you. If an agent doesn't keep his service up to the whizzing, slick running, pointed degree he fails, fails, and turns kicker, when he himself is the whole cause of his kicking.

Right now you are degenerating into a dawdler without knowing it if your production is not improving, growing bigger and bigger right along. That's the acid test!—Weekly Bulletin of Mo. State Life.

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#### To the Finish

Many failures are due to our inability to stay by, to go all the way through. We are fresh and enthusiastic and keenly interested at the start, then after a bit we are inclined to lag, the bright freshness with which we started the new year or the new month fades, our high hopes of doing something fine and big are dimmed and soon entirely forgotten. We may not acknowledge it to ourselves but our spirit fails and we have virtually given up.

To give up is fatal. When the tension slackens and the will weakens and we reach an "I don't care" stage we are not writing much life insurance, that's very sure, nor are we doing much else that is worth while.

The ability to persevere is better than talent; it wins battles, it carries off most of the prizes in the school of life. Just around the corner may be the reward you have

struggled for for years—but you give up too soon, you don't turn that corner and meet the reward. And just around the corner may be that prospect whose application you need to make your quota but if you don't go on, if you don't make the turn, you won't get it—but some other man will. Hewing to the line, sticking to the post, working steady toward one's quota—keeping on, nothing can beat it.

There were six hundred and five failures in an effort to find a cure for a certain disease. Most of us would have said, "Enough. We have reached the limit, there is no use going on." But these scientists were the persevering kind. They went on and the six hundred and sixth attempt brought success. Suppose they had turned back, suppose they had not gone on around the corner? They won a triumph, they discovered a cure that is of incalculable benefit to mankind. Suppose faith had faltered and zeal had cooled and no further effort were made?

The driving force of a strong will can overcome physical ills so that we see men who are badly crippled writing life insurance, men who are suffering yet who fight pain and carry through what they have attempted. You, who are sound and whole, did you ever feel ashamed of your slight accomplishments, of the many months when you submit a few paltry thousands of business when you think of the handicap such men have overcome?—C. H. Jackson in the Spur.

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#### Witnesses

An agent says he finds it pays to call in witnesses when he pays a check for a death claim. This is not objected to by the beneficiary, and it makes the occasion one of impressive importance. A "follow up" usually produces good results, for the memory of that check and of the amount makes of every witness a friend of life insurance.

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Rainbow-chasing is still popular.—Alas! the California legislature adjourning not till April 22.

## Old and Tried Glens Falls Insurance Company

### Large Gains Made in a Prosperous Year

These headlines really tell the story. The Glens Falls is an old company; has been tried by fire, by the burning of large cities; and the statement as of January 1 shows striking gains in resources and in business and a prosperous year too, which is nothing unusual.

The net surplus is over four times the capital. The Glens Falls is unique in this respect. Losses in a burned city would not impair the company's capital, it is safe to say.

Last year the 4-million class was entered as top premiums—\$4,536,348, again of about three-quarters of a million. Gains were made in assets, surplus and reinsurance reserve also—large gains. The assets are at this writing in round numbers \$8,000,000.

Good underwriting profits are made, for good classes of business are written, but dividends are paid out of interest earnings.

The Glens Falls has a most excellent reputation as a safe company and a prompt payer of losses.

This company of fine repute is now, and for many years has been, represented by Edward E. Potter & Sons, San Francisco—successfully too, with moderate loss ratios.

### Field Men

C. L. Spear is now with the Springfield, with headquarters in Portland.

F. S. Torrey is agency manager for E. E. Potter & Sons.

The North America office has appointed Carl N. Corwin, with headquarters at San Francisco; H. F. Thompson, at Sacramento; Raymond L. Ellis, at Fresno; Philip J. Feely, at Salt Lake City; and Gordon F. Rennie, transferred to Vancouver, B. C. A. C. Wright is not now on the staff.

Geo. O. Rhorer succeeds J. H. Cote at Los Angeles for Watson & Taylor.

Harvey A. Allen has been added to Edwin Parrish's automobile department.

Died.—As previously announced in Coast Review Extra, J. F. R. Webber, special agent for the Springfield in the Northwest,

passed away, in Oakland. He had undergone a surgical operation in Portland, from the effects of which he had not fully recovered when he contracted influenza. Mr. Webber formerly was assistant secretary of the Home F. & M. Ins. Co. of San Francisco.

After the fire he was appointed a superintendent of agencies by Manager Dornin of the Springfield, and continued with that company. Joe, as he was familiarly known, was a loyal, hard working field man.

### Slick Nevada Legislature Puts One Over

It was past midnight, the session had actually expired, its work was done; there was a general feeling of relief; but the clock was turned back and the machine began to grind more grist.

An amendment, previously rejected, was tacked to a bill, and jammed through. The radicals won by a trick.

The measure providing for filing of rates by the fire companies—the entering wedge for state rating—was thereby passed, after being defeated. The best class of agents opposed the bill, knowing that it was wrong in principle, and against the interests of the companies and agents alike, and may ultimately cause the withdrawal of the companies from the state.

But the Nevada Fire and its stockholders, and several banks which have local agencies, fought for the rate-filing and won finally by this trick after 12 o'clock—of the last day.

We wonder if the Nevada Fire contemplates withdrawing from the board and hopes to retain its business in Nevada by the filing of rates in the office of the state insurance department.

Montgomery Baggs, a San Francisco broker and formerly a member of the firm of Baggs & Stovel, is defendant in a suit for \$18,325, alleged to be due as unpaid premiums. Harold V. Manor is assignee for the creditor insurance companies. An attachment has been levied against Baggs' property in another county.

"Collector held up on busy San Francisco street."



## National Surety Company

**Largest in the World— Handsome Gains in Assets, Surplus and Premiums**

The great energy of the entire incomparable organization of the National Surety Company of New York is indicated in its financial report, as printed on another page. Business conditions have not been normal, as we all know; but the growth in business written in the past year compares favorably with the best years in the company's history. The gross premiums were . . . \$8,201,504 The net premiums were. . . .5,853,361

These premiums were from fidelity and surety bonds and burglary insurance, to which classes the National Surety confines itself.

The total assets are \$17,316,757, a gain of \$3,000,000.

The capital is \$4,000,000, and the net surplus is \$5,007,866, making the policyholders' surplus over \$9,000,000, which is a large gain.

The Liberty bonds total is \$3,113,432.

Income from investments alone was more than sufficient to pay the regular 12 percent dividend on its capital.

This largest surety company in the world is conservatively managed, is notably free from litigation, and has a splendid reputation for promptness in adjusting its losses.

The Pacific Coast department is at 105 Montgomery st., San Francisco, with Frank L. Gilbert as vice president and manager. Mr. Gilbert is well and favorable known as a successful manager.

### At the Top

The National Surety Company of New York, in qualifying limit (\$900,000) on bonds, heads the lists of surety companies approved by the United States Treasury Department.

Pres. George Kuhns of the Bankers Life of Des Moines, who is taking a brief vacation at San Diego, has been sending a message of inspiration to the fieldmen every week. His most recent message is, "Success is not an accident; it is an achievement that can be won only through striving."

## Change in Coast Department of the Evans Companies

"The Street" learns with surprise and regret that there is something of a "shakeup" in the new Pacific department of the Continental and allied companies.

A. A. Maloney, who has been with the company for twenty years, retires, and it is said to be by no means certain that his assistant, Mr. Lange, formerly of Denver and long with the Continental, will continue.

No reasons for the change have been made public. The past year has been a difficult one, as regards many things pertaining to office and field work; and the Evans companies have had to meet, besides, the conditions following a change from non-board to board relations.

## Some Washington Agents Favored Control of Rates by Politicians

The state insurance commissioner of Washington caused to be introduced in the legislature bills which would give him and his successors control of the fire insurance rates in the state. This was not merely an "entering wedge." Made a law it would at once have broken up the business organization of the underwriters, and ultimately have forced the withdrawal of the best companies from Washington.

Immediately the income of all local agents would have been reduced, and soon many property-owners would confront difficulties in securing sound and sufficient protection.

Fortunately this radical legislation was defeated—but by one vote only. That was a small margin of victory over the socialists and taxeaters.

The underwriters, who fought this socialistic measure, had a right to expect the hearty and loyal co-operation of all local agents. But they were disappointed. A local agent legislator from Lewis county and an agent legislator from Seattle were against the underwriters and favored the passage of a bill which gave control of prices to politicians. These unfaithful agents are politicians and not statesmen, and they have not the excuse of ignorance. They know that rates are based primarily on loss ex-

periences in classes in very wide area of territory, and also on expenses and special taxes. The margin of profit in the United States has recently been only 2 percent.

The Seattle agent referred to is Senator Lamping, who represents board companies only—City of New York, Northern of N. Y., Phenix of Paris, Union of Paris, and Vulcan. He is a general agent too. The other hostile representative agent is one Judd.

### Fire Association of Philadelphia

#### Very Large Gains

Manager Avery of the Pacific department is naturally proud of the exhibit of resources of the Fire Association of Philadelphia, as of January 1, 1919. The company has entered the 13-million class as to assets, the 7-million as to reserve and premiums, and the 8-million as to income; and at the recent rate of progress will on July 1 be a 14 millionaire.

Admitted assets amount to \$13,481,581, a gain of \$1,268,305. Premiums for the year, \$7,602,656, a gain of about \$566,000. Net surplus, \$3,598,755, a gain of \$145,217. Dividends paid out of interest earnings.

—The Sixth Lecture Course.—The first meeting was held in the evening of March 17, in the Board's assembly room, San Francisco. The address was by the president, G. A. R. Heuer, and it was a live one but thoughtful and practical. Herbert Folger also spoke. This was said to be the best meeting ever held by the Lecture Course.

—As usual, the first fire chart of 1919 is the Spectator's Fire Insurance Pocket Index. Ten years comparative figures of company resources and business, with totals, are given, with foot notes beneath every other page. There is much additional information, serving for ready reference. The Spectator Co., New York and Chicago.

—Field change.—C. S. Abbott succeeds, at Butte, John C. Clark, for the Hartford Fire.  
—Will Will Scheide win a prize?

### The California

#### Large Gains Last Year

Gains in assets, in reinsurance reserve, in net surplus, in premiums and income. By a gain of \$246,057 or nearly 30 percent premiums exceed \$1,070,000. Surplus to policyholders is now, in round numbers, \$1,000,000.

The Royal Exchange Assurance, now operating in the Northwest, may return to California soon, and enter an established general agency. There has been no decision, however.

#### How Do You Stand?

Power to achieve is a state of mind.

You may carry your body into the presence of a dozen prospects per day, but if your mind lacks the *will to do*, your visits will prove fruitless.

You must qualify mentally before you can hope to perform the physical task. Decision is all important. "Restless mortals toil for naught."

Clear your mind of cobwebs! Get all thoughts that do not bear upon the work in hand out of the way. Pigeonhole them.

How simple is the way of Success! Its very simplicity confounds many workers. They cannot be brought to the point of realizing that there are no tricks about its achievement. They must everlastingly be on the lookout for some hidden way which is to be disclosed at a "lucky moment?" What folly! Every moment is the "lucky moment" to the man who's keyed to the will to do.

Man alive, do you want to make more money? Do you want to get into the class of real money makers?

Examine yourself! Answer the questions! If you can't do that, you are a "passive brother" who is drifting with the tide, and the tide will go out some day leaving you, like other driftwood, high and dry.—Weekly Bulletin of Mo. State Life.

Our government will pay the bubonic plague (ordered) fire losses of 1899.

### Modern Woodmen of America Nearing the Rocks

The influenza-pneumonia epidemic has driven this big American fraternal insurance society near the rock bound coast of bankruptcy. In five months the death claims have absorbed nearly \$10,000,000—all the general fund. War claims also were high, being \$4,000,000, which absorbed two-thirds of the special fund created by assessments.

### American Fire Business in 1918

Early figures indicate an average loss incurred ratio of a small fraction less than 50 percent of the premiums for companies writing both fire and marine business. Companies writing fire business only—a very small part of the total—had about the same loss ratio incurred.

Companies generally, except a few which wrote less marine, increased their premiums.

We believe it safe to estimate the loss ratio to earned premiums as 55 percent.

Many companies report an increased expense ratio, but rise or fall of marine premiums make these ratios misleading.

Vancouver, B. C.—The Terminal Agency, Limited, head office Metropolitan Building, Vancouver, has recently been incorporated for the purpose of taking over the insurance business in British Columbia of Little & Loomis. Mr. A. Z. DeLong, formerly manager of Little & Loomis, is president and managing director of the Terminal Company. Mr. W. A. Ragsdale, well known in Vancouver insurance circles, has become associated with Mr. DeLong.—Financial Times.

### Oregon

Legislature enlarged the authority of the insurance commissioner, enabling him to examine the books of companies and agents.

### Should Insure

Farm crops, whether harvested or not, must pay income tax, though destroyed by storm, flood or fire.

# The Pacific Mutual Life Insurance Company of California

*The Only Old Pacific Coast Company*

**Offers SUPERIOR OPPORTUNITIES  
to High Class Salesmen**

**See for an Agency Contract in California**

*Managers for Life Department*

**KILGARIF & BEAVER,**

Shreve Building, San Francisco

**JOHN NEWTON RUSSELL, Jr.**

Pacific Mutual Bldg., Los Angeles

*Managers for Accident Department*

**F. A. STEARNS,**

Shreve Building, San Francisco

**The PASCHALL-JONES CO.**

Story Bldg., Los Angeles

**Paid-for Life Insurance, \$208,647,520.00**



**FOUNDED 1868**

**Assets**

**\$45,432,695.61**

**Capital and Surplus**

**\$5,039,328.50**



## LIFE CHIPS

—The 1918 volume of "Life Insurance Laws," just distributed to its members by the Association of Life Insurance Presidents is the largest issued in any even-numbered year, owing to the inclusion this year, for the first time, of the laws enacted in Canada affecting life insurance. The number of laws printed in this volume is 59 of which 11 are Canadian statutes, included this year for the first time.

—Victoria, Australia, has the influenza epidemic bad. Of the many cases, 10 percent die. Of the subsequent pneumonia cases, 40 percent die.

—Beneficiary's Rights — Assignment. — An insured cannot affect rights of beneficiary to proceeds by assigning policy, although he has reserved right to change beneficiary; and assignment not complying with the requirements for effecting a change of beneficiary.—Anderson v. Broad Street Nat. Bank, Trenton, 105 A. 599.

—The Bankers Life Company of Des Moines will suspend the payment of its annual dividends for a single year, from April 1, 1919, that being the date upon which its dividend year begins. At the close of 1918, before the full extent of the influenza epidemic had been realized, the management of the company expected to continue the payment of dividends for the coming year. Unanticipated losses from influenza continued to be heavy, however, in the opening months of the new year and the full extent of the scourge became apparent. Therefore, although the losses of the company are now normal, the management, always conservative, has decided to suspend the dividend schedule entirely for one year, believing that action to be sound business policy and to the best interests of its policyholders. The scourge of the influenza epidemic has cost the Bankers Life Company over \$1,500,000. The earnings of the past year, which ordinarily would have been available for dividends the coming year, were necessarily used in the payment of these unanticipated losses. In effect no dividends were earned.

## FIRE CHIPS

—The surcharge has been ordered off by the Kansas insurance commissioner.

—U. S. Manager Harvey of the Royal Exchange, who has been visiting California recently, has returned to New York.

—Manager B. Goodwin of the American Central and St. Paul F. & M., has returned from his Eastern trip. He went as far as New York city.

—President J. B. Levison of the Fireman's Fund has returned from a business trip East.

—Manager Rolla V. Watt loses his brother, James Alva Watt, who died March 16, 1919, at his home in San Francisco, in his 58th year. The deceased was a successful lawyer, well known as one of the foremost citizens of the Coast metropolis.

—Santa Rosa, Cal.—B. M. Spencer has begun his forty-fifth year with the Fireman's Fund, as local agent.

—Now that Massachusetts allows the use of safety matches only, fire losses will of course fall to almost nothing and folks won't insure.

—The Imperial Fire (represented by E. C. F. Knowles), of New York, increased its premiums and reserve and made a handsome underwriting profit. This company now has \$1,585,735 assets and \$1,210,973 surplus to policyholders. During the year \$372,000 surplus was paid in.

—The Independence Fire (represented by H. M. Newhall & Co.) increased its premiums and reserve last year and made a good (15 percent) underwriting profit.

—Brodie Resigns.—Edw. M. Brodie, assistant (branch secretary) under Manager Harry H. Smith of the Pacific department of the Law Union & Rock and Union Assurance, has resigned. He with his family, will remove to Denver, where he has been offered a good position. Mr. Brodie has not been well lately. His many friends here wish him great success in his new place.

—To Offices. If you have not yet filled out Coast Review 1918 business blanks, kindly do so at once. Proofs will be sent you.

### **Detroit National in Trouble**

The president of the Detroit National has resigned, and serious internal troubles are revealed. The liquidation of the company is demanded by a stockholders' protection committee.

The Detroit National, mentioned above had on January 1, \$13,224 net surplus. Premiums for the year gained but losses incurred were 75 percent and expenses 47.

### **Control of the Law Union & Rock to Pass to London & Lancashire Fire**

A preliminary announcement has been made that the Law Union & Rock, doing a large life business also, is to become a subsidiary of the London & Lancashire Fire, a company which does no life business. The prices offered the shareholders are £10 for the partly paid and £10 10s for the fully paid shares, an increase of £2 over quotations on 'change.

The Policyholder of Manchester says the Law Union and Rock is to continue very much on its present lines, with this important difference, viz., that now it has the backing and influence of the London & Lancashire Fire behind it.

### **Attack on Fire Chief Murphy**

Certain political elements in San Francisco have at various times tried to oust its very efficient fire chief, Thomas R. Murphy. Their motives will not endure investigation. Political control of the city fire department is the object. An evening paper of "bolshe" type is the medium of the public attacks. The Scannell Club (political) furnishes the black powder.

This club, by the way, is not friendly to the fire insurance companies. At Sacramento it favors a bill for state fire insurance, and bills for other measures which help to build up a political machine at the expense of the tax payers.

William A. Gill, of engine company No. 29, is secretary of this unionizing club.

The city fire commission held a meeting to investigate charges against the fire chief which appeared in the evening proletariat.

These charges were, in effect, incompetence and responsibility for the "asphyxiation" of the assistant chief at the recent Post street fire.

A battalion chief repudiated the criticism imputed to him. Captain Gill was asked if he made similar remarks, as published in the evening paper. He refused to answer, and then asked for a week's time in which to consult an attorney. He then acknowledged the attack on his chief.

Pending his trial, Capt. Gill was suspended.

Chief Murphy had the support of the fire underwriters and of several civic bodies whose representatives were present.

The Post street fire was well handled. Sidewalk lights were broken, the elevator shaft was opened, and the smoke appeared confined to one store. Apparently there was little or none in the basement. The assistant chief, who overtaxed himself, was in a bad physical condition, having Bright's disease.

The Bankers Life Company of Des Moines had a record business in January. The total was approximately \$6,000,000, which is a gain of a hundred percent over January 1918, and over a million dollars as compared with January 1917, the best previous January for the company. In January of this year, seventeen men wrote \$50,000 or more of business each, and twenty-two agencies produced \$100,000 or more of business each. The leading agency was that of DeForest Bowman at Chicago, with a total business of \$538,000.

—Marine Loss.—The ferry boat San Jose, Key Route, at the Oakland, Cal., wharf, caught fire and burned. The fire boats effected some salvage. As this fire so soon follows the burning of the Santa Clara, S. P. ferry boat, likewise tied up, there is a suspicion that both fires may have been started by I. W. W. or the like.

—New Marine Company—Mayor Rolph interests in San Francisco are said to be ready to launch a new marine company with \$200,000 capital and with offices in a new building on lower California street.

## FIRE

Chicago.—J. F. Stafford has been appointed Western manager of the Sun to succeed Preston T. Kelly, now United States manager. Manager Stafford has been a state agent for several states for about a quarter-century, and for the past eighteen years with the London & Lancashire.

—An Iowa factory placed one-fourth of its insurance in unauthorized companies. A loss occurred. The National-Ben Franklin and other companies denied liability, holding that all policies were made void by the "violation of the law." We hold that the defendant companies had poor lawyers. The court holds that the contract is enforceable. The law provides for additional insurance only in authorized companies, and imposes a penalty for insurance in unauthorized companies.

## Coast Review Protective Association

Stockton.—Worth \$6,000, insured for \$8,000. Tomato cannery at Manteca, Cal. Fire. M. Shamgochian, rich Armenian of Fresno, charged with arson, on trial here. "Big" lawyers defending. Alibi pleaded.

Shamgochian took the witness stand and said he did not know about insurance and had insured his place heavily at the suggestion of business advisers, and of insurance agents who have testified they did not believe the factory was overinsured.

The prosecution is trying to prove that S., who was staying at a San Francisco hotel, drove in an auto to Manteca at night and set the factory afire and returned in time to breakfast with his family.

Portland.—The Corbett building fire was caused by the collapse of a large furnace tube in the center of the boiler, which resulted in an explosion.

Olympia, 7.—Tonight fire broke out in the Harris dry goods store and spread to the Martin apartment house. Damage small.

Anyox, B. C., 3.—\$40,000 loss Sunday, to ore bins and smelter of Granby Consolidated.

Sacramento.—A. Meister & Sons automobile plant burned with 130 autos, including four big busses. Loss perhaps \$200,000.

## Plans for the Balfour, Guthrie & Co. Building

A well known San Francisco architect, it is announced, has been told to draw the plans for a 12-story office building at the southeast corner of California and Sansome streets. The lot is about 89 x 130 feet, and was recently purchased from the Mutual Life of New York. The present restored lower floors of the old building will be occupied until conditions as to building material and labor are somewhat near normal, when work on the new \$1,000,000 building will begin.

## More Safe Deposit Boxes Robbed

There seems to be an "epidemic" of looting safe deposit boxes by yegg men. We print elsewhere an account of two such robberies in quick succession. Now we record a third. Possibly the robbers are the same. The small towns are the victims.

A press report says two thieves "burned their way" into the vault of the First National bank of Artesia, twelve miles east of Los Angeles. They forced open about twenty-five safe deposit boxes and stole most of the bonds therein. An inner safe containing \$50,000 in cash was overlooked.

A Minnesota bill (passing one house) makes a monopoly of workmen's compensation, barring out stock companies (which underbid the politicians) but permitting good little mutuals and fraternal to compete.

Kansas summons fire underwriters to show cause why the war surcharge should not be removed.

Calvert Meade had an auto collision.

"Girl killed in auto collision."

"Five hurt in auto mishap."



# Queen

Insurance Company  
Of America, N. Y.

ASSETS, (JAN. 1, 1918)	.	.	.	\$13,422,862
NET SURPLUS,	.	.	.	4,232,069

Gross Assets <sup>JAN. 1</sup> 1918 \$130,669,361

Fire & Marine Assets 60,917,071

Net Surplus - - 20,356,455

Transacts Largest FIRE  
Insurance Business of any  
Company in the World



## Newark Fire Insurance Company

ESTABLISHED 1811

ASSETS, - - - - - \$2,385,070.00

SURPLUS TO POLICYHOLDERS, - 897,385.00

*ROLLA V. WATT, Pacific Coast Manager*

*FREDERICK B. KELLAM, Asst. Manager*

*H. R. BURKE, Asst. Manager*

ROYAL INSURANCE BUILDING, SAN FRANCISCO

SPECIAL AGENTS — Frank M. Gilcrest, J. K. Urmston, J. B. Walden,  
D. L. Stewart, C. D. Gabrielson, E. P. Eldred, J. H. Banks, F. J. Perry,  
R. S. Folger, Matt B. Evans, W. H. Ticknor, J. H. Martin, C. A. Luhrs  
(automobile).

1 8 4 9 "Old and Tried." 1 9 1 9

**GLENS FALLS Insurance Company**  
**GLENS FALLS, NEW YORK**

ITEMS FROM ITS 69th Annual Statement JANUARY 1, 1919

**Total Cash Assets, - - \$7,908,544.00**

**LIABILITIES**

Capital Stock . . . . .	\$ 500,000 00	
Unpaid Losses . . . . .	787,715 00	
Reserve for Unearned Premiums . . .	3,569,543 00	
Reserve for Taxes, etc. . . . .	319,544 00	
Reserve for Dividends . . . . .	155,000 00	\$5,331,802 00
<b>Net Surplus Over All Liabilities, . . . . .</b>		<b>\$2,576,742 00</b>

FIRE, LIGHTNING, MARINE, TORNADO, AUTOMOBILE, RENT,  
USE and OCCUPANCY, EXPLOSION, RIOT, CIVIL COM-  
MOTION and STRIKE INSURANCE

**E. E. POTTER & SONS, General Agents Pacific Coast**  
**576 - 578 Sacramento Street, San Francisco**

**CASUALTY**

Casualty and surety companies in 1918, according to the forthcoming New York insurance report, have had a prosperous year and show greater strength.

Travelers accident agents now write the "ind" form of disability policies quarterly and semi-annually as well as annually.

New rates for the "M D" form of the Travelers are \$30 for select and preferred classes, \$40 for extra preferred class, and \$51 for selected ordinary risks.

"Stockman dies as auto upsets."

**LIFE**

Frederick Hassall, Los Angeles, and George C. Jensen, Salt Lake, have joined the \$100,000 section of the Mutual Life.

Union Central Life had, because of war and influenza, an increased death the largest yet, 89.24 percent of the expected. Through the epidemic, \$1,534.154 was lost.

Insurance Index of England appears to be quite eloquent in nonsense, as we read in Insurance. Is the editor a lady?

# NATIONAL SURETY COMPANY

115 BROADWAY, NEW YORK

## FINANCIAL STATEMENT, DECEMBER 31, 1918

### ASSETS

Cash in Banks and Offices . . . . .	\$ 811,293.00
Liberty Bonds . . . . .	3,112,431.98
Other Government, Municipal and Industrial Bonds and Stocks (Cost Price) . . . . .	11,030,840.24
Real Estate . . . . .	105,253.92
Mortgages and Collateral Loans . . . . .	141,391.64
Unpaid Premiums . . . . .	1,578,776.35
Accrued Interests and Accounts Receivable . . . . .	536,770.41
<b>Total . . . . .</b>	<b>\$17,316,575.54</b>

### LIABILITIES

Unearned Premium Reserve . . . . .	\$ 3,536,076.72
Contingent Claim, & Expense Reserve (Less Reinsurance) . . . . .	1,863,969.98
Reserve for Premiums over 90 Days Past Due . . . . .	314,281.77
Reserve for Taxes and Unpaid Commissions (not due) . . . . .	572,493.26
Reserve for Depreciation from Cost of Securities . . . . .	775,136.26
Accounts Payable and Expenses Incurred (not due) . . . . .	307,893.04
Balance on Liberty Bonds (not due) . . . . .	819,040.00
Dividends Declared (Payable January 2nd, 1919) . . . . .	120,000.00
CAPITAL STOCK . . . . .	4,000,000.00
SURPLUS . . . . .	5,007,866.51
<b>Total . . . . .</b>	<b>\$17,316,757.54</b>

NOTE: Securities valued on basis determined by National Convention of Insurance Commissioners.

## THE WORLDS' LARGEST SURETY COMPANY

### PACIFIC COAST DEPARTMENT

105 MONTGOMERY STREET

SAN FRANCISCO, CALIFORNIA

FRANK L. GILBERT, Vice President and Manager

FREDERICK J. CRISP, Asst. Pacific Coast Manager

### LOS ANGELES

CATESBY C. THOM, Asst. Pacific Coast Manager, Citizens National Bank Bldg.

CHARLES SEYLER, Jr., General Agent, I. W. Hellman Building

FRANK M. KELSEY, District Agent, Hibernian Building



## GENERAL

—

**Get Off the Sucker List**

Get-rich-quick swindles have been the great American sport for years. The sharpers who sell fake stocks saw their game endangered when Uncle Sam started his great Liberty Loan campaigns.

But they are smart—these gentlemen who live by their wits.

Instead of complaining they jumped in and put themselves and all their employes to work trading their fake stuff for Liberty Bonds.

If you have a Liberty Bond or a book of War Saving Stamps you are a "prospect" for fake stock. Your name is probably on the sucker list of the oily tongued sharper because over 20 million patriots bought Liberty Bonds.

The American people are paying out some half a billion dollars a year to the support of worthless stock schemes. The people reap therefrom \$500,000,000 worth of—thin air.

That is not a wild guess. It is the estimate given by the Capital Issues Committee of the U. S. Treasury. And, the committee assures us that it is conservative.

Happily there is a Government agency today on the trail of the stock sharp. It is the Federal Trade Commission, empowered by congress to prevent unfair methods of competition in interstate commerce. The commission may well be expected to look upon the fleecing of Americans of their Liberty Bonds as decidedly "unfair."

**Insurance Companies Are Doing Well**

Excepting possibly the marine, the various branches of loss indemnity did very well in 1918, with increased business, increased surplus, and of course increased premiums, generally. Exceptions are few.

The surcharge of 10 per cent advanced the premium income of the fire and fire marine companies over \$50,000,000, up to more than \$500,000,000. Expenses and taxes likewise increased, but the companies, as a whole, are much stronger than they were a year ago. The good record continues in 1919, but there are some contrary reports in the East.

Casualty business, which in 1917 presented somewhat alarming conditions, has improved. Threatened retirements have not materialized.

Life companies were greatly affected, seriously in some instances, by the influenza epidemic, in October, November and December. Losses were very heavy, especially as to the young companies; and this extraordinary mortality continued in January and February.

It is feared that the epidemic will occur next winter with further damage to surplus funds. Young lives may not be desirable this year.

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**NOT IMMEDIATE NOTICE**

Where elevated railway's passenger was injured February 8th, notice to railway's accident insurer given November 12th was not "immediate notice," as required by policy, where railway for months before notice was given knew passenger's claim would bring her case within policy.—*Boston Elevated Ry. Co. v. Maryland Casualty Co.*, 122 N. E. 196.

**"One policy of The Home of New York recommends another"**

ELBRIDGE G. SNOW, President

# **THE HOME INSURANCE COMPANY NEW YORK**

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**"THE HOME OF NEW YORK"** believes that the demands of the times require the maintenance of an impregnable stability, not only because of the uncertainties and contingencies which may accompany the transition of industrial, commercial and financial affairs from a war basis to a peace basis, but also that it may be in position to participate in any extension of American undertakings beyond our borders and take its place in any expansion of American enterprises which coming times may bring forth.

## **FIRE AND ALLIED BRANCHES OF INSURANCE**

Fire, Lightning, Automobile, Explosion, Hail, Marine (Inland and Ocean), Parcel Post, Profits and Commissions, Registered Mail, Rents, Rental Values, Sprinkler Leakage, Tourists' Baggage, Use and Occupancy, Windstorm, Full War Cover.

**STRENGTH**

**REPUTATION**

**SERVICE**

**GREAT HARM WILL RESULT**

Within the last twelve months nine states have raised their inheritance taxes to an enormous percent. Only four states lack an inheritance tax. Congress is being urged to pass more radical inheritance laws.

Good men have advocated these increasingly large confiscation taxes. All socialists, single taxers, I. W. W. and other bolsheviki, clamor for large inheritance taxes—some want the government to take all the property a man leaves.

One court has said that a man can will his property to survivors, not by any right but by consent of the government. That is pure bolshevism.

This was a federal court.

Only tax-eaters gain by inheritance

taxes. Our governments are loaded with parasites who feed on inheritance taxes.

Great harm is done to working people, because large inheritance taxes are active capital destroyed.

Such taxes when large and certainly confiscatory destroy the incentive which gives initiative and energy to all kinds of business and employment to millions.

Reflect that the states as well as the nation impose these capital-destroying inheritance taxes. They are bolshevist taxes.

Marine. — O. G. Orr & Co., New York, have retired. Their business will be continued by F. H. and C. R. Osborn.

**Fire****Automobile****Marine**

# COMMERCIAL UNION

## ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital . . . . .	\$ 14,750,000
Paid-Up Capital . . . . .	1,475,000
Total Cash Assets, Gold . . . . .	67,581,595
Total Liabilities, including re-insurance reserve . . . . .	56,390,685
Cash Surplus to Policyholders . . . . .	11,190,910
Total Amount of Claims Paid . . . . .	198,018,581

**Assets in United States Held by Trustees, \$11,647,743**

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE  
PACIFIC COAST BRANCH OFFICE

**558 Sacramento St.**

**San Francisco**

**E. T. NIEBLING, Manager**

**R. C. MEDCRAFT, Assistant Manager**



## Our Directory of Pacific Coast Fieldmen

### *Aetna*

San Francisco—F. H. Rhoads  
G. F. Roberts, G. Nathan  
Los Angeles—H. E. O'Brien  
Fresno—Geo. A. Kingman  
Seattle—J. A. Murphy, State Agt.  
Spokane—G. S. Mariner  
Helena, Mon.—Lewis E. Brainerd

### *W. W. Alverson*

San Francisco—A. M. Lovelace,  
Agency Superintendent;  
T. B. Clarke, W. T. Booth  
Los Angeles—T. J. Keleher  
E. R. Honsinger  
Portland—W. E. Helfrich  
Ward S. Jackson  
Helena—L. P. Jackson

### *Atlas*

Portland—A. E. Ehrhorn  
San Francisco—Craig Owens  
George F. Alberti  
Wm. Manning  
Spokane—E. K. Lower  
Los Angeles—H. R. Jackson

### *A. T. Bailey*

H. L. Simpson, Asst. Manager  
San Francisco—F. A. Stahl, Wm.  
Hackmeier  
Portland—Chas. A. Colvin  
Los Angeles—H. C. Swindell  
Spokane—Charles E. Dunlop

### *Berdan & Osborn*

San Francisco—F. J. Schoeneman  
F. A. Lathrop, C. F. Millman,  
G. W. Dearborn, C. V. McCarthy  
Los Angeles—A. C. McConnell  
Chas. Harris  
Portland—H. E. Smith  
Seattle—Geo. E. Young  
Denver—E. M. Brewster  
Spokane—P. W. Gedney,  
A. H. Hougard  
Helena—D. P. Freese

### *Edward Brown & Sons*

San Francisco—  
W. H. Gibbons, L. M. Hale  
E. W. Harrison, R. S. Shaw  
Vallejo—W. B. Westlake  
Los Angeles—Chas. Van Valkenburg  
Seattle—W. P. Porep  
Spokane—Chas. A. Wendler  
Denver—H. G. Doyle

### *California*

San Francisco—  
H. C. R. Buswell, Supt. of Agen's  
B. A. Sifford, Asst. Sec'y  
Claude C. Coleman  
Los Angeles—H. Dukinfield  
Seattle—A. N. Lindsay  
Portland—Phillips Beck  
Salt Lake—N. W. Clayton, Jr.

### *Capital*

San Francisco—  
Sacramento—D. H. Cox  
Los Angeles—Thos. Edwards

### *Chapman & Nauman Co.*

San Francisco—Roy H. Keagy  
Los Angeles—Theo. Castle

### *James F. Cobb Co. Inc.*

Los Angeles—R. H. Jenkins

### *Connecticut & Westchester*

San Francisco—C. W. Von Tagen  
John M. Gordon  
Los Angeles—L. P. Stephens  
Portland—James S. Reed  
Helena—Z. M. Boyer  
Spokane—S. E. DeLong

### *American Eagle, Continental and Fidelity-Phenix*

San Francisco—Jay C. Wickler,  
Los Angeles—Geo. L. McIntire,  
Phil. G. Hall  
Oakland—Chas. B. Mills  
Sacramento—Frank J. Heintz  
Seattle—Fred D. Hougham  
Spokane—Geo. L. A. Lauer  
Billings, Mon.—H. R. Wickler  
Fresno—W. B. McCausland  
Pocatello—F. W. Cardwell  
Harry W. Nason, Manager City  
Department  
J. B. Levison, General Agent  
Marine Department

### *The James H. de Veuve Co.*

San Francisco—F. A. Kress  
Spokane—O. R. Daly  
Seattle—B. D. Smalley, H. A. Canfield  
B. D. Smalley Jr.  
Tacoma—John B. Hill

### *Fireman's Fund and Home Fire and Marine*

San Francisco—R. D. Hunter,  
John J. Hammond,  
Kenneth Brown, Paul St. John  
A. E. Webber, Bayard E. Nourse  
R. H. Merrill, M. E. Spaulding  
Thomas V. Humphreys, Clayton  
Schwerin  
Los Angeles—Weldon D. Whelan,  
Chester A. Swift, George D.  
Gilmore, J. J. Bannon  
Louis F. Knight  
Portland—H. B. Tickner  
Seattle—Frank L. Emerick, F. M.  
Burnside, J. J. Campbell  
Spokane—S. D. Hooper  
Dallas—J. H. Snell, P. E. Tucker,  
O. H. Remmert, Fred Burness,  
D. D. Harris  
Helena—C. D. French, R. C. Culver  
Denver—W. P. Coffey, O. E. Scurr  
Salt Lake—H. W. Armstrong

### *Fire Association and Philadel- phia Underwriters*

San Francisco—Charles L. Barsotti,  
Supt. of Agencies, Thos. F.  
O'Grady, Howard W. Hogan  
Los Angeles—Geo. F. Staniford  
Portland—Frank S. Glover  
Seattle—Sam G. Gordon  
Helena—E. M. Hutchings  
Denver—L. D. Griffin

### *Benjamin Goodwin*

San Francisco—R. De Lappe  
Geo. T. Gray, John L. Whelan  
Los Angeles—Paul G. Keeler  
Seattle—Wm. F. Zwick  
Spokane—Walter A. Frazier  
Portland—Fred Tebben  
Boise—L. L. Dibble  
Great Falls, Mon.—A. N. Bushnell

### *John A. Hougard*

San Francisco—A. L. Merritt  
F. H. Schmitt

### *Balfour, Guthrie & Co.*

San Francisco—Alex J. Cartwright  
Portland—A. H. Jackson  
Spokane—Chas. H. Hay  
Kalispel, Mon.—Fred W. Merigold  
Los Angeles—Mark B. Harris  
Sacramento—E. E. Panabaker  
Fresno—A. W. Percival

### *Carl A. Henry*

San Francisco—J. N. Waters  
Los Angeles—James F. Boylan  
Portland—E. R. Thompson  
Spokane—P. E. Gerould

### *Dixwell Hewitt*

San Francisco—Geo. E. Devine,  
Supt. of Agencies  
W. W. Grove, L. H. Earle  
C. L. Greenwalt, Harry L. Cope  
Los Angeles—P. H. Griffith  
E. E. Price  
Portland—J. J. Dennis  
Spokane—Neil Stewart,  
Gerard Clement  
Butte—Chas. E. Miller  
John C. Clarke

### *Home, New York Franklin, Philadelphia*

San Francisco—Roff & Decker, Gen'l  
Agents; Paul A. Normand, Asst  
Gen'l Agent; H. W. Wagenet, G.  
W. Madison, J. W. DePaoli, C. I.  
Magill, Special Agents  
Los Angeles—Chas. Quitzow, State  
Agent; James S. Suydam, L. H.  
Wood, Special Agents  
Portland—John C. Fox,  
Helen Donally, Cashier  
Edgar Stevens, Special Agents  
Spokane—George H. Houghton,  
Special Agent  
Salt Lake—M. B. Boothby, Sp. Agt.  
Great Falls—Benn A. Scott, State  
Agent; H. C. Dunn, Sp. Agt.

### *Ins. Co. of North America, Alliance The Yorkshire, Northern of N. Y.*

San Francisco—Carl N. Corwin  
Sacramento—H. F. Thompson  
Portland—Walter E. Bliss  
Los Angeles—W. F. Kuhl  
Spokane—H. B. Hagen  
Seattle—Horace Reed  
Butte, Mont.—E. C. Fetheringham  
Salt Lake City—Philip J. Feely  
Van Couver, B. C.—Gordon Rennie

### *Law Union & Rock and Union Assurance*

San Francisco—E. M. Brodie,  
Branch Sec'y;  
C. F. Hutchings, Noah L. Nelson  
Portland—Ira P. E. Reynolds  
Spokane—John Perry  
Los Angeles—C. A. Deatrick  
Denver—Geo. W. Beck, Gen'l Agent

### *London & Lancashire and Orient*

San Francisco—Geo. Ormond Smith  
Agency Supt.; W. B. Hopkins  
Local Sec'y; W. W. Gilmore  
Geo. T. Richmond  
Los Angeles—J. P. Yates, Agency  
Supt.; C. A. Prevost  
Portland—Toil Thompson  
Denver—Nicholas Gardner  
Helena—J. Robb Gay  
Seattle—David H. Parry

## Directory of Pacific Coast Field Men

### **Liverpool & London & Globe**

San Francisco—R. H. Rountree  
Harrison Houseworth  
Chester S. Myrick  
Los Angeles—C. A. Lothrop  
Spokane—W. H. Gaseoigne  
Seattle—Frank E. Atkins  
Portland—Geo. J. Jones

### **London**

San Francisco—Wm. H. Hackett  
Supt. of Agencies  
P. R. Weinmann, B. L. Penfield  
Los Angeles—C. W. Rohrer  
Portland—Gus J. Roth  
Seattle—P. J. Perry  
Spokane—J. E. Johnson  
Denver—T. S. Heath

### **National Union**

San Francisco—Emil D. Fortman  
Los Angeles—William M. Stodghill  
Seattle—C. A. Tomassene

### **National Liberty**

Portland—Fred S. Penfield

### **H. M. Newhall & Co.**

San Francisco—Frank A. Brown  
Supt. of Agencies  
H. T. Booth

### **New York Underwriters Agency**

San Francisco—V. H. Quitzow  
Los Angeles—A. C. Anderson  
Seattle—A. E. Bailey  
Spokane—Chas. J. McPhee

### **New Zealand**

San Francisco—D. A. Parker  
H. H. Jones  
Los Angeles—C. P. Lyndall  
Portland—W. G. Fortmann  
Denver—Fred Williams  
Spokane—Volney Seebeck

### **E. T. Niebling**

San Francisco—A. E. Field  
F. J. H. Manning, Geo. F. Heuer  
A. McAllister, Auto Dept.  
Los Angeles—I. M. Fisher, Jr.  
G. A. Inman, Auto Dept.  
Portland—R. H. Conant  
H. E. Parkhurst, Gen'l Inspector  
Seattle—Geo. W. Swan  
Great Falls—C. C. Morris

### **Northwestern National**

Seattle—A. M. Jones  
Los Angeles—W. E. Labry  
San Francisco—H. L. Clark  
Oakland—J. D. Stanley  
Tacoma—L. S. Frudenberg  
Portland—G. F. Nickerson  
Spokane—Henry Heath

### **Norwich Union**

San Francisco—F. C. Staniford, Supt  
of Agencies  
Martin B. Reed, Supt. Auto Dept.  
Glenn R. Lombard  
Portland—Harry W. Randall  
Seattle—C. W. Jennings  
Helena, Mon.—S. W. Haight  
Denver—A. L. Tefft

### **Northern**

San Francisco—Frank J. Agnew  
Harry D. Sherman  
Los Angeles—G. Mueller,  
Ben T. Campbell  
Portland—D. Ross Atkinson  
Spokane—R. G. Valentine

### **Edwin Parrish**

Portland—Chester Deering  
Spokane—Raymond C. Gillette  
Great Falls—Milton E. Pinney  
Los Angeles—O. D. Baldwin  
B. C. Fischer  
Sacramento—W. D. Young  
San Francisco—R. T. Boyd, Harvey  
A. Allen (Automobile Dept.)  
C. C. Trowbridge

### **Phoenix, London**

San Francisco—G. A. R. Heuer  
Willard T. Lovell, Supt. Auto  
Department  
W. K. Chetwood  
Portland—B. W. Jones  
Seattle—C. A. Craft  
Helena—  
Los Angeles—J. O. Bishop,  
B. J. Kellner

### **E. E. Potter & Sons**

San Francisco—T. S. Torrey, Agency  
Manager, R. H. Davis  
Los Angeles—C. H. Gatchel  
Portland—E. A. Parsons  
Spokane—C. R. Kerns

### **Royal Exchange**

Denver—W. J. Ciseel  
Seattle—Lawrence F. Lamping

### **Royal, Queen and Newark**

San Francisco—F. M. Gilcrest  
J. B. Walden, Fred. H. Farr,  
R. S. Folger, R. W. Guthrie  
W. H. Ticknor  
Fresno—E. P. Eldred  
Los Angeles—J. K. Urnston  
F. J. Perry, J. H. Martin  
Sacramento—D. L. Stewart  
Portland—C. D. Gabrielson  
Seattle—Matt B. Evans  
Spokane—J. H. Banks

### **Selbach & Deans**

San Francisco—G. A. Davies  
Los Angeles—R. L. McCulloch  
Seattle—C. M. Rupe  
Spokane—A. S. Heatfield

### **Springfield**

San Francisco—Geo. C. Coddington  
Frank H. Young, Ralph G. Stieh  
Los Angeles—J. E. Crandall  
Portland—J. F. R. Webber  
Seattle—C. H. Anderson  
Butte—W. L. Harnan

### **Scottish Union & National and State Assurance**

San Francisco—J. H. Fuller  
Rollin M. Kelley  
Los Angeles—Chas. Niemann  
Tacoma—Fred W. Gaston  
Spokane—H. C. Edmundson  
Denver—J. L. Reams

### **Geo. H. Tyson**

San Francisco—Clifford Conly, Supt  
of Agents  
Harry Benner, Supt. of Agents  
J. B. Hatcher, Douglas Parker  
Fresno—Phillip C. Keating  
Los Angeles—J. C. Howard, General  
Adjuster  
J. S. Bryson  
Sacramento—E. F. Hewit  
Portland—Arthur A. Ferns  
Seattle—W. T. Burwell  
Wallace L. Atkinson  
Spokane—L. D. Mitchell  
Butte and Salt Lake City—  
Wyatt M. Paine

### **Vulcan Fire**

San Francisco—J. J. Clayton  
Fred E. Kroeger  
Los Angeles—Otho N. Hall  
Butte—O. R. Indahl

### **Willard O. Wayman**

San Francisco—W. W. Cleveland  
E. P. Caine, Jno. A. Faull,  
H. S. Landon  
Los Angeles—Eugene P. Riecker  
Seattle—L. G. Feyen  
Denver—Geo. W. Dodd  
Spokane—Harrison Latham

### **Western, British America, and Firemen's Underwriters**

Los Angeles—Leigh H. Robins  
Seattle—Geo. K. Harris  
San Francisco—William L. Brown

### **Watson & Taylor**

San Francisco—E. F. Griffen  
Los Angeles—Geo. O. Rhorer

### **Appraisers**

San Francisco—J. P. Treanor

Light travels 186,000 miles a second. It would require an express train 170 years at 60 miles an hour to reach us from the sun. Light from the sun reaches us in seven minutes.

"The slimmest show I ever had of getting a fee," said a Gulfport Missis-

sippi lawyer to a New Orleans brother practitioner, "was when a client had no other assets than a watch without any works in it."

"I suppose you took the case?" commented the Louisianian.

## LIABILITY OR COMPENSATION IN COURT

### WHAT RAILROAD EMPLOYEES ARE COVERED?

Clause in accident policy providing that policy did not cover railroad employes while on duty near track is not inconsistent with caption providing insurance against accident "to the extent herein provided," and precluded recovery under policy for accident to flagman while on duty at railroad crossing.—*Southern Surety Co. v. Hartman*, 206 S. W. 379.

### LIABILITY OUTSIDE THE STATE

Policy indemnifying employer against liability under Workmen's Compensation Act in respect to its salemen traveling in Minnesota and drivers of automobiles, etc., in terms covering employes on pay roll wherever they might be in service of employer, covered an employe traveling in employer's service outside the state.—*State v. District Court of Hennepin County*, 170 N. W. 218.

"Injury," "damage," and "loss," in accident policy filed under Act March 17, 1916 (P. L. p. 283), known as auto bus act, for benefit of person injured, includes damages to personal property, such as damage to an automobile; "injury" meaning wrong done or suffered, "damage" a partial and "loss" a total destruction.—*Gilland v. Manufacturers' Casualty Ins. Co.*, 104 A. 709.

Where gold miner was struck from shaft ladder by other miners falling upon him from above, and fell practically 100 feet to bottom, receiving fatal injuries, because there were no ladder platforms at bottom of shaft at 25-foot intervals, negligence of mine owner in not supplying such platforms was proximate cause of death.—*Parrish v. Richardson*, 97 S. E. 225.

Sawmills are resuming operations in western Washington and Oregon.

## FIRE

San Francisco.—Two flats at 1661-1663 Post street destroyed 3:20 a. m. March 5. Third alarm. Occupied by Japanese.

San Francisco.—Fire in evening of March 3, on Post near Grant ave., did great damage to E. B. Rice fur store and also damage to Radke Co. jewelry store and to Tea Cup lunch room up stairs. A great deal of smoke. Assistant fire chief asphyxiated. Building damaged somewhat. This building is said to have an opening in rear which at times, according to the wind, produces a fierce draft downward and outward northerly. The volume of smoke pouring out of Rice's store into the street was extraordinary.

San Francisco.—The Presidio's fire department is to have two new motor fire engines. There are many wooden buildings on this military reservation, and there have been quite a many fires.

The politicians are again after Fire Chief Murphy's scalp.

Dunsmuir, Cal., 14.—Home of Dr. Geo. E. Malone burned tonight. Loss \$3,000; insured.

Venice, Cal., 11.—Burned this morning, 4-flat apartment house at 211 Trolley Way. Owner, Mrs. Della McLean. Cross-electric wires blamed. Damage \$1,800.

Los Angeles, 11.—Fire in Graves court, Montecito district, owned by Mrs. Amy L. Graves. Cottage 4 destroyed and adjacent cottage damaged. Loss \$10,000.

Seven buildings on the east side of Richmond ave., El Segundo, burned yesterday. Harris restaurant, Hanna lodging house, S. R. Martin's grocery store, and four other buildings.

In 1918 Oakland's fire alarms numbered 1,217.

The U. S. branch of the Munich Reins. Co. had about \$4,000,000 in railway stocks and bonds, but the alien property custodian has seized the same.



**Tornado**

Alabama.—Tornadoes do not rest in this state. Eufala is partly in ruins, with a loss of \$300,000. S. F. Lawton, a field man for the Southeastern Underwriters Association (board) was taken dead from a demolished house. Three

other towns were damaged. The insurance loss was not large.

Influenza in India was fearfully fatal. There were 15,000 deaths from the disease in Bombay city.

**FIRE ——— MARINE ——— AUTOMOBILE**

**FIRE AND AUTOMOBILE INSURANCE**

**Pacific States Fire Insurance Company** Of PORTLAND, Oregon

**Independence Insurance Company** Of PHILADELPHIA, Pennsylvania

**MARINE INSURANCE**

**The Ocean Marine Insurance Company, Ltd.**  
Of LONDON, Eng.

**The London Assurance Corporation,** (Marine Dept.)  
Of LONDON, Eng.

**The Westchester Fire Insurance Co.,** of NEW YORK (Marine Dept.)

**H. M. NEWHALL & CO., General Agents**

**THOMAS S. DEERING, Manager**

**NEWHALL BLDG., N. E. Corner California and Battery Streets, - SAN FRANCISCO**

*Twelfth Edition* ——— **PACIFIC FIRE MANUAL** ——— *Twelfth Edition*

**WITH COLORED DIAGRAMS**

**WITH REVISED FIGURES**

**\$10 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE**

**MUTUAL FIRE LEAFLETS INSERTED**

**Single Copies, \$1.00**

**For Sale by Coast Review**

**122 Halleck St., San Francisco**

**ORGANIZED 1797**

**The Norwich Union Fire Insurance Society, Ltd.**

**Of Norwich, Eng.**

**Assets, Over . . . . . \$16,500,000.00**

**Losses Paid, Over . . . . . \$100,000,000.00**

**Pacific Department :**

**J. L. FULLER, Manager**

**FRANK L. HUNTER, Asst. Manager**

**234-236 Sansome Street  
SAN FRANCISCO**

Pacific Department, 369 Pine Street, - San Francisco

# CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

## HARTFORD

## NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,**  
**MANAGER**

FRED'K S. DICK, Assistant Manager

## PACIFIC DEPARTMENT SPRINGFIELD

**F. & M. Ins. Co.**

*of Springfield, Mass.*

Largest Fire Insurance Company Chartered by the State of Massachusetts  
Incorporated 1849

Total Assets . . . . .	\$ 13,224,033 34
Total Liabilities . . . . .	10,698,313 46
Net Surplus . . . . .	2,525,719 88
<b>SURPLUS TO POLICYHOLDERS,</b> . . . . .	<b>\$5,025,719 88</b>

*150 Sansome Street. : San Francisco*

**GEORGE W. DORNIN, Manager**      **JOHN C. DORNIN, Asst. Manager**

**SUPERINTENDENTS OF AGENCIES**

F. J. R. WEBBER    GEO. C. CODDING    J. E. CRANDALL    C. H. ANDERSON  
FRANK H. YOUNG    RALPH G. STICH

He was looking over the excise taxes and found that the government adds to cost 5 percent for automobiles and tires and parts and accessories, 10 percent for golf balls and sticks, 10 percent for fire arms and ammunition,

10 per cent for hunting garments and knives, 10 per cent for pleasure boats and canoes, 10 per cent for shoes, hats, caps, vests, socks, shirts, pajamas, in excess of stated prices. Buyer really pays these special taxes. Then he said, War is hell!

**AUTOMOBILE FIRE SPRINKLER LEAKAGE INSURANCE**  
**PACIFIC DEPARTMENT**

**UNITED STATES FIRE INSURANCE COMPANY**

Organized 1824

**THE NORTH RIVER INSURANCE COMPANY**

Organized 1822

**NEW JERSEY FIRE INSURANCE COMPANY**

Organized 1910

**WM. W. ALVERSON, Manager**

**THE NEW BRUNSWICK FIRE INSURANCE COMPANY**

Organized 1826

**MERCHANTS FIRE ASSURANCE CORPORATION**

Organized 1910

**RICHMOND INSURANCE COMPANY**

Organized 1907

**HAROLD JUNKER, Asst. Mgr.**

MILLS BUILDING, 266 BUSH STREET, SAN FRANCISCO, CAL.

**AUTOMOBILE DEPARTMENT**

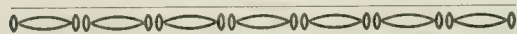
**L. V. BENTLEY, SUPERINTENDENT**

Special Agents — Portland: A. M. Lovelace, W. E. Helfrich; San Francisco: T. B. Clarke;

Los Angeles: T. J. Keleher, E. R. Honslinger; Salt Lake City: W. T. Booth.

**TERRITORY: — Alaska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho**  
**Montana -- Hawaiian Islands**

Insurance Placed Anywhere in the United States and Dominion of Canada



## **VULCAN FIRE**

**Insurance Company**

OF OAKLAND, CAL.

Capital, . . . . \$500,000 00

Net Surplus, . . . . 381,516 72

Surplus to Policyholders, . 881,516 72

Cash, Bonds and

Secured Loans, 1,201,591 14

Other Assets, . . . . 157,642 33

Total Assets, . . . . 1,359,233 47

J. F. CARLSTON, PRESIDENT

**Underwriting Department**

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER



Lady—"Here's a sixpence for you and your friend each to get a glass of beer with." Exhausted Furniture Remover—"A glass of beer? Bless yer, lady, a glass of beer ain't no more to us than a snowflake on a red hot stove!"

## *Life Policy Buyers Are Invited*

To Send to  
The Coast Review,  
San Francisco,

FOR RECOMMENDATIONS

*of Three Surely Solvent and Lib-  
eral Life Insurance Compan-  
ies, and of Three Fitting  
Forms of Policies or  
Contracts*

**FREE**

State Age ( about ) of Self and of De-  
pendents for whom Protection is wanted

**WE MAY BE ABLE TO SERVE YOU  
WELL AND WITHOUT COST. IF  
YOU ARE INSURED DO YOU KNOW  
FOR HOW MUCH ?**





# ATLAS

**Assurance Company**

(LIMITED)

Of London, England

With which is Incorporated the

**Manchester Assurance Co.**

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

**FRANK J. DEVLIN, Manager**

**T. H. PALACHE, Assistant Manager**

## Thrift Helps Insurance

The U. S. Treasury Department has inaugurated an intensive campaign to continue during 1919 practical war-taught thrift as a happy national characteristic of the American people.

As a convenient and practical means of saving and safe investment, the sale of Thrift Stamps and War Savings Stamps will be pushed with even greater intensity. Special effort will be made to organize groups of people into government savings societies. In-

surance agents are expected to take part.

Rainfall in California from Sacramento north is more than normal excepting at Eureka, which has had a plenty. San Jose has had much more than its average; Fresno, less; San Diego, a fourth less; Los Angeles, a half; around San Francisco, six inches more than average. Late spring rains will make bumper crops.

# ARE YOU PLEASED?

## IF NOT, SEE

# US

**POLICIES UP TO THE MINUTE  
LIFE, ACCIDENT and HEALTH,  
Occidental Life Insurance Co.  
OF CALIFORNIA**

**"THE DURABLE"**

THIRD FLOOR GROSSE BLDG.

LOS ANGELES, CAL.



## New York Underwriters' Agency

*Established 1864*

**Representing Cash Assets of over \$34,654,000**

**F. M. BRANCH, Manager**

**H. R. MANN Jr., Assistant Manager**

***Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO***

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**V. H. Quitzow, 339-41 Sansome St, San Francisco —A. C. Anderson, 239 Van Nuys Bldg., Los Angeles**

**W. B. MEIKLE, President and General Manager**

**JOHN SIME, Asst. General Manager**

## BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

( FIRE )

United States Assets . . . . . \$2,192,173.14

Liabilities in United States . . . . . 1,419,245.79

***Surplus . . . . . \$772,927.35***

**MILLER, HENLEY & SCOTT,**

340 California Street, - - - San Francisco

**General Agents for OREGON, WASHINGTON, ALASKA and HAWAII**

### The Coal Miner

"Coal miners are now making from \$200 to \$300 a month. And don't they earn it? Imagine a coal miner's life."—Samuel Gompers.

I asked a coal miner about it. He

said:

"I would much rather mine coal deep in the dark earth than work as a harvest hand under a burning August sun, or buck straw as tossed out by a threshing machine."

## CAPABLE MEN CAN ALWAYS BE WELL PLACED

Much desirable territory is ready for Agents who can deliver policies in satisfactory volume. Inquiries about localities will have careful attention.

### UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

Address **ALBERT E. AWDE**, Supt. Agencies

**GEO. ELLIOTT HUNT**, Manager

1002 Shreve Bldg., Post St. and Grant Avenue  
San Francisco, Cal.

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917 Board of Trade Bldg., Fourth and Oak Sts.  
Portland, Oregon

**P. B. DUREN**, Manager

307-308 Boston Block, : Seattle, Wash.

**J. E. EVANS**, Manager

Davis Chambers, 615 Hastings St., W.  
Vancouver, B. C.

## National Liberty Insurance Company of America

Incorporated Under the Laws of the State of New  
York in 1859

Statement, January 1, 1918.

Cash Capital, - - -	\$1,000,000.00
Assets, - - - - -	9,609,646.00
Liabilities - - - -	7,214,228.11
Net Surplus, - - -	2,395,417.89
Surplus for Policyholders	3,395,417.89

HEAD OFFICE

62 WILLIAM STREET, NEW YORK

### MARINE

Schr. Esther, San Francisco bay, suffered loss by fire started by "explosion of can of coal oil in hold." Just why the can behaved thus and the thousands of other cans preserved the peace is not stated. Fireboat pumped three feet of water into the hold. Standard Oil owner.

### A South Seas Tragedy

S. H. Jennings (of Oregon) and his father, Harold D. Jennings, were members of the crew of the ship Dumarua. In a terrific storm west of Guam, the ship was struck by lightning and destroyed by fire. The cargo of the ship included gasoline in cases, high explosive shells, T. N. T., gun cotton, and 30 torpedo heads. The father and son were two of thirty-one members of the crew who escaped from the stricken vessel in a life boat. It was twenty-four days before the life boat reached land and only fourteen of the original thirty-one survived the terrible hardships of those days and nights in an open boat on the broad Pacific. The son was one of the survivors, but the father was lost. The young man, grown wise, has applied for a policy in the Bankers Life.

### Fireman's Fund

This California company now has in round numbers \$18,000,000 assets, a gain of some \$1,220,000 in the year. Net surplus is \$4,017,108, a gain of \$185,184.

Marine premiums were \$6,736,040, a falling off, as was expected. Loss ratio for the two years was 60 percent, losses being principally incurred in 1918.



**AMERICAN CENTRAL**INSURANCE COMPANY  
of St. Louis

Established 1853

Assets, \$4,142,834    Surplus to Policyholders, \$2,032,736    Losses Paid, \$32,271,012

**ST. PAUL**F. & M. INSURANCE COMPANY  
of St. Paul, Minn.

Established 1865

Assets, \$12,288,618    Surplus to Policyholders, \$4,895,060    Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

**MERCANTILE**F. & M. UNDERWRITERS  
of St. Louis**MINNESOTA**UNDERWRITERS  
of St. PaulAssets . . . . . \$4,142,834  
Surplus to Policyholders 2,032,736Assets . . . . . \$12,288,618  
Surplus to Policyholders 4,895,060

TERRITORY California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

**BENJAMIN GOODWIN, Manager***Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.***FIRE****EXPLOSION****AUTOMOBILE****FIRE ASSOCIATION**

Of PHILADELPHIA

Cash Assets, - \$13,481,581.02    Surplus to Policyholders, - \$3,599,623.24

**Philadelphia Underwriters**

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$40,755,189.48    Surplus to Policyholders, - \$13,473,116.40

**F. M. AVERY, Manager*****Pacific Coast Department: 242 - 244 Sansome St., San Francisco***Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;  
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.

The Optimist is one who has good digestion.

The Pessimist is one who has bad digestion.

When the latter makes you ill politely offer him a blue pill.

State taxation in California has more than doubled in the past few years, it is asserted. Corporations ostensibly pay the taxes and charge it back to the people. State government costs

\$8 per capita. In San Francisco municipal taxation has more than doubled too.

A distinguished authority says "Hunger breeds revolution." What does thirst breed?

The Huns could not stand Yankee marksmanship with repeating rifles, sure death at 200 yards up to 1,000 yards. The bayonet was unnecessary.

# West Coast San Francisco Life Insurance Company

C. O. G. MILLER PRESIDENT



"West Coast Service," representing the highest ideals of life underwriting, finds active expression in the relations of this company with both its policyholders and its agency organization.

Splendid opportunities for the building of a profitable future, based upon attractive first year and renewal commissions, are offered to insurance salesmen of character and integrity, and also to salesmen in other lines who are interested in life insurance.

On agency matters address: CHAS. W. HELSER, Vice President  
376 Pine Street, West Coast Building, San Francisco

For Sale at the Coast Review Office Only

## "FIRE INSURANCE"

By

*Yours truly,  
Wm. Sexton*

The late Wm. SEXTON wrote the signature, of which the above is a facsimile, when he was nearly 84 years of age. The letters are entirely free from any indication of trembling.

Strong Paper Cover,	.	.	One Dollar
Flexible Cloth Cover,	.	.	One-Fifty
Red Pegmold Cover,	.	.	One-Seventy-Five

For Sale by the Coast Review, 122 Halleck st., San Francisco

Underwriters insurance reports, as published, are dry affairs. We recom- mend them for insomnia.—Redwood Logger.

**National Union**

*Fire Insurance Company*

*Of Pittsburg, Pa.*

Cash Capital . . . . . \$1,000,000.00  
Surplus to Policyholders . . 1,746,308.86  
Assets . . . . . 5,143,603.91

**DIXWELL DAVENPORT, Manager**

*PACIFIC COAST DEPARTMENT*

**National Union Bldg., Pine Street,  
San Francisco**

**FIELD REPRESENTATIVES:**

- E. D. FORTMANN**, Northern California,  
241 Pine Street, San Francisco
- Wm. M. STODGHILL**, Southern California,  
211 W. I. Hollingsworth Bldg., Los Angeles, Cal.
- C. A. TOMASSENE**, Oregon, British Columbia and  
Western Washington, 923 Leary Bldg., Seattle

**Prediction**

Our prophet predicts that our next great foreign war will be in Siberia. But our next war may be a civil one caused by uncivil bolshevists in and out of legislatures.

John J. King, who for several months past has been engaged in government service at Washington as deputy commissioner of the Bureau of War Risk Insurance in charge of the investigation division, has actively resumed his duties as vice president of the Hooper-Holmes Bureau.

It is said that gasoline has a "kick" in it.

**FIRE INSURANCE DEPARTMENT**

**BALFOUR, GUTHRIE & CO.**

**GENERAL AGENTS**

**PACIFIC DEPARTMENT**

- AMERICAN INSURANCE CO., Newark, N. J.
  - CALEDONIAN INSURANCE CO., Edinburgh
  - CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.
  - NORTH CHINA INSURANCE CO., LTD.
  - QUEENSLAND INSURANCE CO., LTD.
  - ROCHESTER DEPT. GREAT AMERICAN INS. CO., N. Y.
  - UNION INSURANCE SOCIETY OF CANTON, LTD.
  - SCOTCH UNDERWRITERS DEPT. CALEDONIAN INS. CO.
- CORNER CALIFORNIA AND SANSOME STREETS, SAN FRANCISCO

**CONNECTICUT MUTUAL LIFE INSURANCE COMPANY**

**President JOHN M. TAYLOR, Hartford, Conn.**

*Insurance in force, 113,935 Policies for - \$270,243,227.37*

**WHAT NO OTHER COMPANY HAS DONE**

To repay to its Policyholders in Death Claims, Endowments, Dividends, Surrender Values, Annuities and other credits more than they have paid to it in premiums. It stands alone in that result.

Total Premiums received, Dec. 1, 1846, to Dec. 31, 1917,	- - - -	\$318,963,384.44
Total returned to Policyholders, as above noted, in same period	- - - -	326,786,585.46
Excess of amount returned	- - - -	7,823,201.02



# NORTHERN LIFE

INSURANCE CO.

Northern Life Building  
SEATTLE, U. S. A.

D. B. MORGAN,  
President

Reserves and Surplus to Policyholders  
**\$1,685,000.00**



HOME OFFICE, SEATTLE, U. S. A.

**A GOOD POLICY  
"3-in-1"**

LIFE  
HEALTH  
ACCIDENT

**ONE POLICY  
ONE PREMIUM**

Protection to you while  
living, and to yours  
afterwards

Good Agency Contracts  
to Reliable "Live" In-  
surance Men.--Write today

## MORE POWER TO YOU

*The more push there is behind you the more power you have. We furnish the push. This push is the help we give our men. No other life insurance company does as much to insure the success of its Field Force. Ask any Bankers Life man, or write*

**BANKERS LIFE COMPANY,**  
*Des Moines*

## FIRE

County (not town) co-operative fire ins. corporations in New York state, in 1917, collected \$1,091,997 from policyholders, and paid \$758,960 fire losses. Income was a little in excess of outgo. With 355 million at risk, there are only \$174,172 assets among 68 associations.

The Mansfield, Or., fire last month virtually wiped out a whole block, with \$90,000 loss.

The Fire Insurance Club of Chicago has a class in public speaking.

The Insurance Society of New York sends us two lectures to insurance women: "The Theory and Mechanics of Underwriting" by R. P. Barbour and "The Agent" by Charles B. Perkins.

## LIFE

New members of the Mutual Life Field Club includes D. M. Foltz, Los Angeles section.

The Union Central Life has paid another stock dividend, of \$500,000.

Sacramento. — Charles E. Virden, head of a \$5,000,000 packing corporation, has taken out a \$1,000,000 policy, requiring a premium payment of about \$30,000 a year.

We hear that some of the stockholders of the Western States Life are willing to sell the company.

Chicago Life underwriters' association now holds afternoon meetings with no refreshments. Rather dry affairs.

Life insurance premiums are not deductible in fixing income tax.

**CALIFORNIA**

Marysville will abolish wooden awnings.

The Monthly Bulletin of the Development Board says:

Here are a few of the factories that are expected to be seen in operation in San Diego at no distant date: button factory; paint manufacture; furniture factory; clay products factory; floral establishment; cordage and rope plant, and rubber factory. This will certainly set some record.

The new ten-stamp mill near Alleghany is ready to drop the stamps. Great quantities of valuable quartz are blocked out and a great production is looked for.

Egg shipments from the town of Petaluma, Sonoma county, during the year 1918, amounted to 16,045,644 dozen, which is a new mark and over twice what they totaled up to in 1910, when 7,288,215 dozen were shipped.

The making of marmalade is becoming quite an industry in Los Angeles county. The San Dimas plant is turning out 18,000 pounds of marmalade each day and the Anaheim plant is expecting to at least equal this figure. A substantial marmalade factory is being built at Sierra Madre.

Meridian, Sutter county, is showing a batch of New Guinea butter beans which are as large as watermelons. From three seeds, twelve beans are grown. They are prolific in New Guinea and Australia. One of the beans measured 35 inches and weighed 17 pounds.

The bean production in California is almost double that of the next largest

producing state, Michigan, and over five times as large as the third largest state, New York.

**Wind**

Tornadoes in California last week. A small church was blown across the street in the town of Otterbein (Otterleg), Los Angeles co. The building collapsed. Too many Kansas people.

**AUTOMOBILE**

Automobiles in numbers are—

Arizona, 23,905  
California, 342,409  
Colorado, 83,244  
Idaho, 32,295  
Montana, 51,053  
Nevada, 7,360  
New Mexico, 17,346  
Oregon, 63,324  
Utah, 27,231  
Washington, 119,680  
Wyoming, 16,200  
All are gains.

The Automobile Insurance Exchange advertises in Seattle papers: "Insurance at Cost. Keep premiums at home and increase bank balances. Premiums paid by Washington policyholders over \$1,000,000 in 1918, to all companies, 90 percent went to companies outside of Washington."

An American soldier writes from Germany: "Ever since we came to France we have had French machine guns. We have never seen an American machine gun."

If you don't blow your own horn it will not be blown.—Redwood Logger.

Lantern Club turned from Sacramento, after the  
Diogenes with his lantern has re- usual vain quest.

## The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

### ANNUAL STATEMENT, DECEMBER 31, 1918

Assets . . . . .	\$17,275,631 60
Liabilities . . . . .	13,354,721 13
Capital . . . . .	1,000,000 00
Surplus over all liabilities . . . . .	2,920,910 47
Losses Paid to Dec. 31, 1918 . . . . .	65,527,177 84

#### THE COMPANY'S LINES

Fidelity — Surety — Accident — Health — Disability — Burglary — Robbery — Larceny — Theft —  
Plate Glass — Druggists' Liability — Owners' and Tenants' Liability — Employers' Liability —  
Public Liability — Steam Boiler — Fly Wheel — Workmen's Compensation — Automobile Liability —  
Property Damage and Collision — Physicians' Liability — Teams' Liability.

PACIFIC COAST DEPARTMENT — California: CHAS. J. BOSWORTH, CHANNING B. CORNELL,  
Resident Managers, Merchants Exchange Bldg., San Francisco. Washington and Oregon: SEELEY  
& CO., 111 S. 10th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland

## THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$36,968,335.00

### THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Gus. J. Roth, PORTLAND, Ore.; T. S. Heath, DEN-  
VER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO;  
Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. H. HACKETT, Supt. of Agents

PACIFIC BRANCH—369 Pine Street, SAN FRANCISCO

## BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1918. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid;  
\$2.00 morocco. Flexible binding and size for the pocket. Paper cover \$1.00

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts, 3 copies 25 cts, dozen \$1

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published



### San Francisco Taxes

In recent years taxes in the city-county of San Francisco have been increased from \$1.00 to \$2.41 per \$100 property valuation. The loss of alcohol-tax revenue (patent medicines untaxed) will necessitate an advance to \$3.00. Alas! the poor property-owner who can not put the tax back on the prices of things, as others do!

Since 1901 the cost of city-county government has increased 355 percent, and property valuations have increased only 93. In seventeen years the total of annual demands paid has increased from \$5,684,094 to \$25,888,356.

Assuming a half million population, the average tax-payment per capita is \$52, or, say, \$150 per producer or \$450 a year per home unit. These

figures are to be increased 25 percent. Need one wonder at the high cost of living?

A former "boss" says that a little later a rate of \$3.50 or \$4.00 per \$100 must be imposed.

"Sam Johnsing, ole spoht, yo is dazling us mighty with yo' new 'diamond' pin! But, Sam, now, shuah is dat a shuah diamond?" (Snort) "If taint Ise skun out of a half dollah!"

Twenty percent of the soldiers of the A. E. F. who have returned to the United States of America and who are suffering from certain tuberculosis are farmers.

### Scottish Union and National

*Insurance Company  
Of Great Britain.*

Organized 1824.

**Fire — Lightning — Tornado  
Automobile — Sprinkler Leakage**

**North American Branch:  
Hartford, Conn.**

**JAMES H. BREWSTER  
MANAGER.**

#### **FIELD REPRESENTATIVES:**

FRED W. GASTON, Tacoma, Wash.,  
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,  
706 Gas and Electric Bldg., Denver, Colo.,  
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, State Agent,  
605 Mohawk Bldg., - Spokane, Wash.  
E. Wash., E. Oregon, Montana and Idaho

H. W. FORES, San Francisco, Cal.,  
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:  
201 Sansome Street**

## Agents Wanted

**Special or Local Agents or  
Clerks or News Men**

**Can Make a Tidy Bit by  
Soliciting Subscriptions**

FOR EDITION A ( Magazine )  
and or EDITION B ( Summary )  
of The 47-YEAR-OLD COAST  
REVIEW.

***This is Cash Work and  
a Bonus***

**Write Publisher Coast Review,  
122 Halleck St., San Francisco, for  
Full Particulars.**

**WRITE NOW! RIGHT NOW!**

**GENERAL**

Underwriters at Lloyds, London, just a month before the armistice offered four to one against peace being declared by December 31. Perhaps the armistice was a Lloyd undertaking. It is believed in army circles that if Germany had not conceded everything required by the terms of the armistice

she would have sued and been granted peace by December 15. The retreat in Lorraine before the smashing American and French armies would have been a rout.

**Cruelty to Animals**

It is said there will soon be 400,000 blind pigs in the United States.

W. B. MEIKLE, President and General Manager      JOHN SIME, Asst. General Manager

## WESTERN ASSURANCE CO.

OF TORONTO      (INCORPORATED 1851)

UNITED STATES ASSETS . . . . .	\$4,194,579.34
LIABILITIES IN UNITED STATES . . . . .	2,526,887.65

*Surplus* . . . . . **\$1,667,691.69**

**PACIFIC COAST DEPARTMENT**

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

**TOTAL ASSETS REPRESENTED, OVER \$35,000,000**

**Svea Insurance Company**  
of GOTHENBURG

**Agricultural Insurance Co.**  
of WATERTOWN, N. Y.

**Globe & Rutgers Fire Ins. Co.**  
of NEW YORK, N. Y.

**Hamilton Fire Insurance Co.**  
of NEW YORK, N. Y.

**Globe Underwriters Agency**  
of NEW YORK, N. Y.

**Sea Insurance Co. Ltd.**  
of LIVERPOOL, ENG.

**EDWARD BROWN & SONS**  
GENERAL AGENTS

**202 - 204 Sansome St.,      SAN FRANCISCO**

**22,000 EDITION**

It Is for All Local Agents

12th EDITION

**Pacific Fire Manual**

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special  
and Local Agents

For Sale by the Coast Review

# **Insurance Claims Handled and or Collected**

**THE COAST REVIEW—**

**In its 48th Year—**

renders the General Public, Claimants and Agents, its services in the Discussion and Collection of Insurance Claims of all kinds. Usually, Claim Difficulties are the result of a misunderstanding.

**FEE, NOMINAL or NOTHING**

**Results:**

**PHENOMENAL or SOMETHING**

We do not believe Insurance Companies are Willingly Litigious. If you think so, give us the particulars of one case.

We are prepared to recommend to dissatisfied claimants Counsel and Aid.

## **Soldiers Are Better Treated**

The government is paying a bonus of \$60 to demobilized soldiers. This bonus gives the men living and clothes-funds in the period between discharge from the army and re-employment in civil life. The suddenness of the war-end found the war department and congress quite unprepared for the immense clerical and other work of demobilization. From private sources we learned some of the facts and published them ahead the daily papers, but in no spirit of captious criticism. Government is treating our soldiers liberally.

Benjamin Franklin gave this advice to a young man: "Keep an exact account for some time, both of your ex-

penses and your income. If you take the pains at first to mention particulars, it will have this good effect; you will discover how wonderfully small trifling expenses mount up to large sums, and will discern what might have been and may for the future be saved without occasioning any great inconvenience." Put those savings into W. S. S.

## **Like Kelly Was**

It is officially announced that the Gaelic and restored names of Kelly and O'Kelly are Ceailleagh with or without the son O. All vowels are sounded, also the final g and h. — Redwood Logger.

San Francisco has a Booz Restaurant which is well patronized by the ladies. It is a caf-feet-teria. The city has also a Vegetarian Restaurant which serves no meat nor fish nor coffee nor vinegar, but has a Nut Roast every day. Nuts are very plentiful there.

California bank clearings for February show gains generally, except Fresno, Stockton and Bakersfield, as compared with same month 1918. Leaders are San Francisco \$453,879,000, Los Angeles \$138,249,000, each gaining about 26 percent.

Railroad diners are now allowed to serve a la carte when it does not cause congestion. Otherwise, under government control, you must eat all the long cooked meal.

Latest news—Another Strike.



## Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$46,000,000.00

**TOTAL LOSSES PAID  
SINCE ORGANIZATION:**

**\$275,500,000.00**

United States Branch, 92 William St., New York City

**R. D. HARVEY, United States Mgr.**

**LAWRENCE F. LAMPING, State Agent**

For Oregon, Washington and Northern Idaho

208 Columbia Street, SEATTLE, Wash.

## CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed . . . . .	\$1,250,000 00
Capital Paid Up . . . . .	250,000 00
Cash Assets . . . . .	3,296,553 33
Net Surplus . . . . .	2,197,292 47

The above Company conducts  
a general Marine Insurance  
business.

**PARROTT & CO., General Agents**

Since January, 1882

**E. L. BARRY, Manager**

320 California Street, San Francisco

[Babcock Building]

## PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

**E. C. F. KNOWLES,**

General Agent for Pacific Coast

**MUNRO ENGLISH,**  
Assistant General Agent

**222 SANSOME STREET**

Phoenix Building

San Francisco

## The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

**Employers' Liability Building**

33 Broad St., Boston

**SAMUEL APPLETON, U. S. Manager**

### Accident Policies

*Of all kinds at very low rates.  
Employers Liability Policies in-  
demnifying employers against  
claims for accidents to employees.  
Individual, Fidelity Bonds and  
Accident Policies. Workmen's  
Benefit Policies. Vehicle Insur-  
ance. General Liability Policies  
on buildings. Elevator insurance.*

**CHAS. J. OKELL & CO.**

General Agents, - - San Francisco, Cal.

Royal Insurance Building

## BEN FRANKLIN'S THRIFTOGRAMS

Save and have.  
 Every little makes a mickle.  
 Little strokes fell great oaks.  
 A rolling stone gathers no moss.  
 God helps those that help themselves.  
 Look before or you'll find yourself behind.  
 Spend one penny less than thy clear gains.  
 The way to wealth is as short as the way to market.  
 He that waits upon fortune is never sure of a dinner.  
 Money can beget money, and its offspring can beget more.  
 It is foolish to lay out money in a purchase of repentance.  
 Learning is to the studious and riches to the careful.  
 Waste neither time nor money, but make the best use of both.  
 Remember that money is of the prolific, generating nature.  
 All things are cheap to the saving, dear to the wasteful.  
 If you would be wealthy, think of saving as well as getting.  
 Beware of small expenses; a small leak will sink a great ship.  
 A penny saved is a twopence clear. A pin a day is a groat a year.  
 Gain may be temporary and uncertain, but expense is constant and certain.  
 Buy what thou hast no need of, and ere long thou shalt sell thy necessities.  
 It is easier to suppress the first desire than to satisfy all that follow it.  
 He that murders a pound destroys all that it might have produced, even scores of pounds.

---

 WORTH RECORDING

San Francisco Bay ship-builders publish figures showing that—  
 Early in 1917 a large steel steamer was constructed in 724,119 man hours, with average rate of pay .393 cents an hour.  
 In 1918-19, with average pay per hour .715 cents—nearly double—it required 1,112,261 man hours to a vessel of the same size and class in the same yard!  
 The production per man in 1917 was 53½ percent greater than in 1918-19 when wages were 82 percent greater.

ESTABLISHED 1873

OFFICE OF  
**EDWARD E. POTTER & SONS**  
 General Agents

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It  
 It Costs No More**

OLD AND  
 TRIED

**GLENS FALLS INSURANCE COMPANY**

*Of New York*

*Incorporated 1849*

SURPLUS to Policyholders . . \$6,165,264 00    UNDIVIDED Profits . . . \$2,489,338 00

**SECURITY INSURANCE COMPANY**

*Of New Haven*

*Incorporated 1841*

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . . \$ 837,473 00

**GIRARD FIRE AND MARINE INSURANCE COMPANY**

*Of Philadelphia*

*Incorporated 1853*

SURPLUS to Policyholders . . \$2,449,341 00    UNDIVIDED Profits . . . \$ 452,411 00

**FIREMEN'S INSURANCE COMPANY**

*Of Newark*

*Incorporated 1855*

SURPLUS to Policyholders . . \$7,222,952 00    UNDIVIDED Profits . . . \$2,384,971 00

**EASTERN UNDERWRITERS AGENCY**

SURPLUS to Policyholders . . . \$4,037,521 00    UNDIVIDED Profits, \$1,040,201 00

**UNITED-AMERICAN INSURANCE COMPANY**

*Of Pittsburg*

*Incorporated 1873*

SURPLUS to Policyholders . . \$783,146 00    UNDIVIDED Profits . . . \$240,919 00

**NEW HAVEN UNDERWRITERS**

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . \$837,473 00

**EDWARD E. POTTER & SONS,**  
 General Agents

Potter Building, 578 Sacramento Street,

San Francisco, Cal.



# COAST REVIEW *INSURANCE and INVESTMENTS*

MARCH

A Useful Publication

In its 48th year

Soon we shall know the total of fire losses paid in the United States in 1918. A New York paper says the increased property loss was very, very largely in excess of 1917. The figures are too exact to be correct, and are merely based on ever unreliable press reports plus say 15 percent. The fire companies are not complaining very tearfully.

The new American Labor party—a parting of ways—is said to be a bolshevist party in disguise. The guys have the appearance of a runaway hearst.

## Non-Partisan League

This socialistic and unpatriotic organization of slackers and near bolshevik centers in North Dakota but it is spreading into adjacent states. Membership is now composed chiefly of half-frozen farmers by nature dishonest, by birth or near descent north continental European who sympathized with the too late Kaiser, but organized efforts are being made to gather into the bolshevist Non-Partisan League all discontented workmen who never save a dollar.

Being farmers the Leaguers have passed laws exempting only their own improvements from taxation, any constitution to the contrary notwithstanding. Which proves they are dishonest, if proof were necessary. Their candidates for supreme court judges (all elected) are pledged to uphold the

constitutionality of this special legislation.

## Queer Proper Names

Fly, Thigpen, Crapp.

Washington, D. C.—The Council of National Defense urges a community council in every community to aid in the work of demobilization and readjustment. For particulars address Grosvenor B. Clarkson.

January business failures were only half those of last year.

German war loans amounted to some \$25,000,000,000 in 4 years. American 5 war loans amount to about the same total, in 1 year, 7 months and 5 days of preparation and war.

It won't be safe to go fishing or visit the Yosemite after July 1.

"What is a man-of-war?" said a teacher to his class.

"A cruiser," was the prompt reply.

"What makes it go?"

"Its screw, sir."

"Who goes with it?"

"Its crew, sir."—Sailor's Magazine.

## Less Than 2 Days

A British army airplane flew from Cairo, Egypt, to Delhi, India (3,233 miles), in 47 hrs. and 21 min.

OLDEST INSURANCE COMPANY IN THE WORLD

TWO HUNDRED AND NINTH YEAR

# SUN INSURANCE OFFICE OF LONDON

FOUNDED IN 1710

CASH ASSETS . . . . .	\$20,288,161 00
SURPLUS . . . . .	13,681,378 00
TOTAL RESOURCES . . . . .	29,888,165 00

*United States Branch, 54 Pine Street, New York*

J. J. GUILÉ, Manager

## MICHIGAN FIRE and MARINE INSURANCE COMPANY

OF DETROIT, MICHIGAN

ESTABLISHED 1881

D. M. FERRY, Jr., President

E. J. BOOTH, Vice President

H. E. EVERETT, Secretary

CASH ASSETS . . . . .	\$1,665,929 25
CAPITAL PAID UP . . . . .	400,000 00
LOSSES PAID SINCE ORGANIZATION . . . . .	8,409,911 65

## PATRIOTIC ASSURANCE CO. Ltd OF DUBLIN, IRELAND

FOUNDED 1824

*United States Branch, 54 Pine Street, New York*

J. J. GUILÉ, Manager

CASH ASSETS . . . . .	\$1,210,152 47
CAPITAL PAID UP . . . . .	500,000 00

## Sun Underwriters Agency

CASH ASSETS . . . . .	\$20,288,161 00
SURPLUS . . . . .	13,681,378 00
TOTAL RESOURCES . . . . .	29,888,165 00

J. J. GUILÉ, United States Branch Manager

54 PINE ST., NEW YORK

**The Pacific Department** — Embraces California, Nevada, Utah, Arizona,  
Oregon, Washington, Idaho, Montana, Territory of Hawaii, Alaska  
and British Columbia

**CARL A. HENRY, GENERAL AGENT**

SUN BUILDING

*Northwest corner Sansome and Sacramento Streets, : San Francisco*

AGENTS WANTED AT UNREPRESENTED POINTS

**TOTAL RESOURCES REPRESENTED, \$33,000,000.00**



# **FIREMAN'S FUND**

## **INSURANCE COMPANY**



VOL. 95  
NO. 4

APRIL

SEE PAGE

1919

MAGAZINE EDITION "A"

# Coast Review

INSURANCE  
PROTECTION

An Insurance Journal and Directory  
IN ITS FORTY-EIGHTH YEAR

San Francisco: 122 Halleck Street

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Death of Metropolitan Life President  
How to Sell Life Insurance  
Field Men's Notes  
New Marine and Fire Appointments  
Successor to Manager Niebling  
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States and Territories of the  
Pacific West

PRICE 25 CENTS  
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in  
South America, Japan, China, and  
Australasia

The Great Fire Insurance Company of the World  
ASSETS IN UNITED STATES, - \$17,083,895.30



Established 1836

Entered U. S. 1848

The statement of the condition of the United States Branch on the 1st of January, 1918, in accordance with the laws of the State of New York, is as follows:

Assets .....	\$17,083,895.30
Liabilities .....	12,203,190.21
surplus .....	\$ 4,880,795.09

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire) . . .	\$12,234,948	\$8,144,207	\$9,888,323
1907 .....	12,335,961	.....	.....

Thus showing EXCESS OF EXPENDITURE of ..... \$1,744,116  
And INCREASE OF ASSETS in the same time of ..... 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821; 1918, \$11,618,840.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$160,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852  
In Company's Building  
444 California St., San Francisco

THOS. H. ANDERSON, Manager  
GEO. F. GUERRAZ, Asst. Manager  
LOGAN B. CHANDLER, Dep. Asst. Manager

**Special Agents:**—R. H. ROUNTREE HARRISON HOUSEWORTH C. A. LOTHROP  
GEO. J. JANES F. E. ATKINS CHESTER S. MYRICK W. H. GASCOIGNE

FIRE



MARINE

*CONFLAGRATION-PROOF INSURANCE*

TOTAL ASSETS \$45,821,658.00

LOSSES PAID TO DATE  
OVER TWO HUNDRED MILLION DOLLARS

LOSSES PAID IN SAN FRANCISCO CONFLAGRATION  
OVER SIX MILLION DOLLARS

PACIFIC DEPARTMENT

GREAT  
AMERICAN

AMERICAN  
ALLIANCE



PHOENIX  
OF HARTFORD

PROTECTOR  
UNDERWRITERS

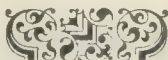
EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT  
HERBERT FOLGER ASST. GENL AGENT  
SAN FRANCISCO

*AUTOMOBILE—RENTS—PROFITS, USE AND OCCUPANCY—  
TOURIST FLOATER—MAIL PACKAGE—  
SPRINKLER LEAKAGE*

*AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE*

MARINE DEPARTMENT  
220 SANSOME ST., SAN FRANCISCO  
CHAS. A. HULME,  
MARINE BRANCH MANAGER





## *What An Agent Wants*

A Company whose name, everywhere a household word, is his best introduction. Prestige is a door-opener, and age and size are impressive.

Policies that are unexcelled. Big dividends. Strength and safety that need no demonstration. Unsurpassed service to policyholders—the thing that makes solid patrons out of first-time customers.

The Oldest Company in America! Come with it and you will **stay** with it and it will **stay** with you.

*For terms to producing agents address*

### **The Mutual Life Insurance Company of New York**

**34 NASSAU STREET, NEW YORK CITY**

#### **LIFE**

At a special meeting of the executive committee of the Association of Life Insurance Presidents this afternoon, the following-named were appointed as a committee to represent the association at the funeral of the late John R. Hegeman president of the Metropolitan Life Insurance Company, at New Rochelle, N. Y., on April 9:

Hon. Morgan G. Bulkeley, Louis F. Butler, Hon. W. A. Day, Forrest F. Dryden, John M. Holcombe, George E. Ide, Roland O. Lamb, Dr. John P. Munn, Charles A. Peabody, Asa S. Wing, George T. Wight.

A policy of life insurance for the benefit of a third person named therein cannot be surrendered without the consent of the beneficiary.—*In re Simmons & Griffin*, 255 F. 521.

Bankrupt's trustee had no interest therein.

A league of nations may prove a *cul de sac*.

#### **ACCIDENT**

In action on accident policy, evidence that insured undertook to help another to lift pipe out of sump hole, and in so doing did not slip or lose hold, while the pipe did not touch him in any way, after which he was taken ill and died, held insufficient to sustain plaintiff's burden to prove death resulted from bodily injuries through external, violent, and accidental means.—*Bennetts v. Occidental Life Ins. Co.*, 178 P. 964, Cal.

Where accident policy provided, in paragraph headed "Specific Losses," that for loss of life company would pay principal sum of policy, on death of insured beneficiary was entitled to principal sum, and not merely to payment of installments of \$25 a month, an indemnity provided in case of certain specific disabilities, "disability" meaning the state of being disabled, deprivation, or want of ability, absence of physical, intellectual, or moral power, not including deprivation of life.—*Markland v. Clover Leaf Casualty Co.*, 209 S. W. 602.

**INCORPORATED 1861**

# The California Insurance Co.

**Cash Capital, . . . . \$400,000 00**

**Net Surplus, . . . . 414,251 03**

**Total Assets, . . . . 1,579,366 87**

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE:** Company's Building, 550-558 Sacramento St.  
**SAN FRANCISCO, CAL.**

## **Special Agents and Adjusters**

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFELD, Los Angeles, California;

R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

MILTON HALEY, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,  
and at the rate of "Dollar for Dollar."**

# LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

**New York Department**

57 and 59 William Street

A. G. McILWAINE, Jr.,

Manager



**Western Department**

39 So. La Salle St., Chicago

CHARLES E. DOX,

Manager

**Pacific Department:** 332 Pine Street, San Francisco, Cal.

**SAM B. STOY, Manager**

**GEO. ORMOND SMITH, AGENCY SUPT. SAN FRANCISCO W. B. HOPKINS, LOCAL SECY.**

**J. P. YATES, AGENCY SUPT., Los Angeles, Cal.**

## **SPECIAL AGENTS**

George T. Richmond . . . . . San Francisco

W. W. Gilmore . . . . . San Francisco

Chas. A. Prevost . . . . . Los Angeles

N. Gardner . . . . . Denver

David H. Parry . . . . . Seattle

Toll Thompson . . . . . Portland

J. Robb Gay . . . . . Helena

**R. F. BENNETT, Superintendent, AUTOMOBILE DEPARTMENT**

**SPECIAL AGENTS:** Geo. B. Rapp, Howard J. Tobin, Lyman Lacy.

**FIRE**

New York city premiums, over 36 millions in 1918, gained about 8 million, nearly all in Manhattan and Bronx.

## Build Your Own Business



under our direct general agency contract. Our Policies provide for:  
**DOUBLE INDEMNITY,  
 DISABILITY BENEFITS,  
 REDUCING PREMIUMS.**

See the new Low Rates.

JOHN F. ROCHE, Vice-President

## The Manhattan Life

Insurance Co. Organized 1850

66 Broadway, New York

## A GREAT BOOK

For Intelligent Business Men,  
Insurance Adjusters,  
Special Agents and Local Agents,

is

## WILLIAM SEXTON'S FIRE INSURANCE

EVERYTHING ABOUT IT  
 LEARNED IN FIFTY  
 YEARS' EXPERIENCE

Price \$1.50, \$1.75 and \$2.00

According to Binding

Flexible Cloth, Pegmoid or Morocco  
 PAPER COVER \$1.00

For Sale by

THE COAST REVIEW  
 122 Halleck Street

San Francisco

**Deep Mine Fire**

Amador county, Cal., has the deepest gold mine in this country. The lowest workings are 4650 feet below the surface.

At the present writing there is a fire on the 4000 foot level.

The former president of the Dutchess, recently vice president of the U. S. Fire, Lewis H. Vail, died last month of influenza, aged 71. Mr. Vail visited San Francisco when Baggs & Stovel represented his company, which became the Nassau Dutchess and was later merged with the Williamsburg City.

Henry W. Eaton, recently retired manager of the Liverpool & London & Globe, has been made honorary member of the executive committee of the National Board.

**LIFE**

Probably the only life insurance company to experience during 1918 a mortality as low as 50% of the expected was the Presbyterian Ministers Fund of Philadelphia. Its mortality was 47% of the expected. For 1919 the company is continuing the same dividend schedule that prevailed for 1917 to 1918, and in addition to the regular dividend will continue the special dividend in the amount of 25% of the regular dividend which was started in 1916.—Insurance World.

A British court ruled that the words "sober and temperate habits" in an application referred only to the use and abuse of alcohol, and not also to the use of drugs.



The  
**Metropolitan  
Life  
Insurance Company**

*Pacific Coast Head Office*

*Metropolitan Life Building*

Pine and Stockton Sts.

SAN FRANCISCO

**AGENTS WANTED**

Every advertiser in this Journal is guaranteed as worthy the confidence of Agents and Brokers. Applications for AGENCIES will be considered by the Companies or their Departmental or General Agency representatives, if a new Agency is to be established or if an old Agency is to be changed.

Write your application and state your experience, your qualifications, and about how much business you can give the Company.

Probably the field representative will call on the Applicant.

It may help the Applicant to mention the Coast Review; it won't hurt him anyway; that is, if he doesn't forget to.

**FREE SERVICE**

The Coast Review's Legal Department will freely aid

**Agents and Policyholders.**

We are not assuming to take the place of Lawyers, but will help to assure the need of

**Expert Legal Advice.**

If claim be certainly valid our Legal Department will say YES! if invalid, NO!

**CALIFORNIA**

California bank resources increase about \$2,000,000 a week.

In 1918 building operations fell off one-half in San Francisco, Los Angeles, and Bakersfield, and two-thirds in Pasadena. Oakland, Long Beach and San Diego made large gains.

March bank clearings are much larger than for March of last year, in San Francisco, Los Angeles, Oakland and San Jose

**Legally Dead, Returns After 16 Years**

After an absence from home of sixteen years, a California farmer reappeared last week, and demanded the return of his property, a ranch, and all the rents collected. Apparently all these years he has been living in or near San Francisco. Never writing home, and reported killed in the great fire, after seven years the courts pronounced Thomas West legally dead and distributed his little estate to many heirs.

Reads like a life insurance story.

**LIFE**

American companies (four) have about \$48,000,000 deposits with the German government, with equal liabilities to German policyholders, who no doubt are now sorry the late imperial government demanded deposits. The companies are more reliable and more solvent than the German government.

The Fidelity has cut its dividends 25 percent.

# Union Assurance Society Limited

OF LONDON



Founded in 1714

# Law Union & Rock Insurance Company Ltd.

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

**HARRY H. SMITH, Manager**

..... Branch Secy.

**GEO. W. BECK, General Agent, DENVER, Colorado**

SPECIAL AGENTS: N. L. Nelson, C. F. Hutchings, San Francisco;

I. P. E. Reynolds, Portland; John Perry, Spokane; C. T. Deatrick, Los Angeles

## Too Many Beans

Allocation of the 150 carloads of California beans to be purchased by the Food Administration Grain Corporation for export is announced. Offers of nearly two million bags had been received when the time for receiving them expired.

Orders for 5% of the quantities offered will be divided among the different varieties in proportion to the stocks remaining on hand in the various bean-growing districts,

An old Southern judge lost a mule for which he offered a reward. For days the whole neighborhood searched for that hybrid hawss without success. That reward was in demand. After everybody else had given up the idea

of ever finding the animal, the town no-account came up the street one day leading the long lost Alack.

"How in the name of the pink-toed prophet did you ever find him, Ben?" asked the astounded jurist. "Well, suh, jedge, Ah'll tell yeh," said the Hookworm One. "Ah jes' asked mase'f whur would Ah go ef Ah was er mawl. An' Ah went. An' he had."—Central Law Journal.

There is a shortage of foodstuffs in Europe and no more wheat or flour is available for purchase in the United States.

Are you a student of Holy Writ? Tell me, who was the father of Zebedee's children?

# COAST REVIEW *INSURANCE and INVESTMENTS*

APRIL

A Useful Publication

*In its 48th year*

## **\$2500 for Eye**

A San Francisco chauffeur (auto stoker) sued for \$10,000 damages for loss of eye in collision by defendant owner and driver of another car. Jury awarded plaintiff \$2500 for loss of a perfectly good eye.

## **Socialist Logic**

As you noticed, the French legislature has passed an 8-hour law, with the socialists' leader's proviso that no employer shall reduce wages because of such lesser work day.

These innocent socialists actually believe that though wages advances, other prices will not.

## **Surety Bond Bill Killed**

Sacramento.—The assembly banking committee voted unanimously to kill the senate (Breed) bill which permits banks to substitute surety company bonds for state and local (municipal, etc.) bonds as security for state funds deposits receiving some 2 percent interest.

Opposition was based on the damage to the market for and value of all local bonds. Banks and surety companies, of course, fought for the proposed law; business men opposed; the San Francisco Chronicle printed a strong editorial against the bill "which the senate was crazy enough to pass."

Later.—This Breed bill reported out of assembly committee without recommendation.

## **State Insurance**

Insurance is a highly technical and scientific business. It requires men of ability and training and in the event of State insurance it is doubtful whether it would be possible to get the right men. Officials of a State insurance office would probably be selected by vote or by appointment. In either case it is a matter of politics. Most of the efficient insurance experts of this country are poor politicians and their necessary service would be lost. When politics enter a business efficiency and service step out. The present broad activities of American insurance institutions have been brought about by competition and co-operation with each other. Competition has brought service, and co-operation has brought uniform practices and more reasonable rate and a degree of safety to the public which can hardly be found in any other business. San Francisco Chronicle.

## **Odd Names**

O'Ceallaigh, Bottomfelt, Snickers, Sly, Whistler.

Tickle, Nippert, Nipper.

When you figure on 1918 fire losses, as per insurance company reports and newspaper reports, do not forget the increased temporary values of all things burned. Measured by pre-war values, it may be doubted if 1918 property losses were abnormal.



"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital  
**\$5,000,000.00**

Net Surplus  
\$8,904,032.69  
Surplus as to  
Policyholders  
\$13,904,032.69



Cash Assets Now  
**\$32,074,778.15**

Losses Paid  
in 99 Years  
OVER  
**\$165,000,000.00**

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

**W. H. BREEDING, General Agent**

**G. E. TOWNSEND, H. DURBROW, Asst. General Agents**

**Main Office, 301 California Street**

**SAN FRANCISCO**

**J. A. MURPHY, STATE AGENT OREGON AND WASHINGTON**

**SPECIAL AGENTS**

F. H. RHODES

G. NATHAN

GEO. F. ROBERTS

L. N. BRAINERD

H. E. O'BRIEN

GEO. A. KINGMAN

G. S. MARINER

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

# HARTFORD FIRE

Insurance Company

Chartered 1830



**FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE**

Assets, January 1, 1918. **\$34,654,101 00**

Surplus to Policyholders. **10,807,526 00**

**DIXWELL HEWITT, General Agent**

**ADAM GILLILAND, Assistant General Agent**

**438 California Street, SAN FRANCISCO**

**SPECIAL AGENTS AND ADJUSTERS**

**GEO. E. DEVINE, Sup't of Agencies, San Francisco**

**J. J. DENNIS, Portland, Ore.**

**C. L. GREENWALT, San Francisco, Cal.**

**ROBERT E. DOLLARD, San Francisco, Cal.**

**H. F. MORDOFF, San Francisco, Cal.**

**L. H. EARLE, San Francisco, Cal.**

**W. W. GROVE, San Francisco, Cal.**

**C. E. MILLER, Butte, Montana**

**NEIL STEWART, Spokane, Wash.**

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**ERNEST E. PRICE, Los Angeles, Cal.**

**GERARD CLEMENT, Spokane**

**J. G. CLARKE, Butte**

APRIL, 1919

# The Coast Review

## INSURANCE

Subscription, \$3 a Year

In the 48th Year

Foreign, \$3.50

Volume 95

San Francisco, California, U. S. A.

Number four

Entered at San Francisco Postoffice as second-class mail matter

### *DICKENS' BEAUTIFUL DESCRIPTION OF STORM AT SEA*

On, on, on, over the countless miles of angry space roll the long heavy billows. Mountains and caves are here, and yet, are not: for what is now the one, is now the other; then all is but a boiling heap of rushing water. Pursuit and flight, and mad return of wave on wave, and savage struggle, ending in a spouting-up of foam that whitens the black night; incessant change of place, and form and hue; constancy in nothing, but eternal strife; on, on, on, they roll, and darker grows the night, and louder howls the wind, and more clamorous and fierce become the million voices in the sea, when the wild cry goes forth upon the storm, "A ship!"

Onward she comes, in gallant combat with the elements, her tall masts trembling, and her timbers starting on the strain; onward she comes, now high upon the curling billows, now low down in the hollows of the sea, as hiding for the moment from its fury; and every storm voice in the air and water, cries more loudly yet, "A ship!"

Still she comes striving on: and at her boldness and the spreading cry, the angry waves rise up above each other's hoary heads to look; and round about the vessel, far as the mariners on the decks can pierce into the gloom, they press upon her, forcing each other down, and starting up, and rushing forward from afar, in dreadful curiosity. High over her they break; and round her surge and roar; and giving place to others, moaningly depart, and dash themselves to fragments in their baffled anger. Still she comes onward bravely. And though the eager multitude crowd thick and fast upon her all the night, and dawn of day discovers the untiring train yet bearing down upon the ship in an eternity of troubled water, onward she comes, with dim lights burning in her hull, and people there, asleep: as if no deadly element were peering in at every seam and chink, and no drowned seaman's grave, with but a plank to cover it, were yawning in the unfathomable depths below.—Martin Chuzzlewit.

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# THE COAST REVIEW

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INSURANCE AND INVESTMENTS

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*Entered at San Francisco Post Office in September, 1871, as second-class mail*

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SUBSCRIPTION \$3 A YEAR; MONTHLY SUMMARY SUPPLEMENTS 60 CENTS A YEAR

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## Little by Little

A little encroachment here, a little there; and then a brief rest—until the new legislature meets. Then more restrictive laws, and a venture in schedule filing, leading up to rate or price control, based on state loss experience—except conflagration losses.\*

The companies "stood for it" in Kansas, very meekly too, and the commissioner of insurance arbitrarily orders the companies to write classes at a loss, and he frowns on profits on any class, and he doesn't care if no surplus is created.

This bad example is followed.

The Washington commissioner tried to acquire control of rates and establish a bureau which would supply more jobs for needy politicians. His bill was defeated by only one vote.

Nevada copied the Kansas paternal law. Local agents supported the measure! They were interested, but not as board men. Other agents wisely opposed.

Colorado has passed a law which empowers the insurance commissioner to reduce rates—in other words, to fix prices. These laws increase political jobs, and lead to state insurance.

## 6 Casualties for Every 8 Men

Sergeant Herman Robert Cravens who came to San Francisco on the Victory Liberty Loan trophy train, is one of those Americans who helped to carve the name of the American Marines deep in the history of the world. He fought at Chateau Thierry and lost a leg there. He is not complaining, but expects to continue to pay his share of the cost of the world war for the remainder of his life.

Eight thousand marines went into action in that famous battle. Six thousand of the original 8,000 were sent back as casualties during the first 15 days of the engagement. Fate decreed that Cravens was not to be one of those incapacitated at the Front.

During those 15 days the tide of the German onrush not only was halted, but was hurled back. It was one continuous attack, yet Cravens was unscratched.

Finally the order came to give over that section of the Front to other troops. When Cravens had reached a point nearly two miles in the rear, he was overtaken by a shell from one of the German big guns.

Cravens says, "I didn't lose my leg, I gave it and gave it freely as did other Americans who like me lost limbs in the fight for Democracy." He will tell the story to the people in 115 Southwestern cities during the 29 days that the Victory Liberty Loan trophy train is touring the country in the interest of the loan.

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Influenza epidemics are still recurring on this Coast.



# INSURANCE IN THE HIGHEST COURTS

## RECENT RULINGS

### MARINE INSURER IN COURT

WASHINGTON

Reynolds et al. v. Pacific Marine Ins. Co.  
178 Pac. Rep. 811, March 31

#### Timely Appeal—Evidence

Where verdict rendered April 24th was ordered withheld from filing pending ruling on motion for judgment notwithstanding the verdict, order overruling said motion and motion for new trial entered June 19th, and judgment entered on verdict June 24th, appeal served September 19th and filed on the 21st was taken within 90 days from entry of judgment.

#### Clause Defining Trading Limits

Marginal clause, limiting marine policy to waters of southeastern Alaska, will prevail, unless there are facts which would estop the company from reliance thereon.

#### Knowledge of Broker—Imputing to Company

If company, which made application for insurance to agents of defendant, operated as a broker and was thereby agent of the owners of the boat, knowledge of the company as to trading limits contemplated by the owners could not be imputed to defendant.

Company, which applied to defendant's agents for marine policy, held a broker, in view of Laws 1911, so that any knowledge conveyed by owners of boat insured, to the company as to trading limits contemplated could not be imputed to defendant, so as to estop it from setting up that boat was de-

stroyed beyond trading limits defined in policy.

#### Destruction Beyond Trading Limits Defined in Policy—Recovery

Where application to defendant's agents for insurance expressly specified that boat was not to be employed in waters of southeastern Alaska, where it was destroyed, it was not the duty of the agents to disregard express statement in application, although surveyor's report gave employment of boat as both the waters of southeastern and southwestern Alaska.

The facts in this case are in many respects the same as those recited in *Reynolds v. Canton Insurance Co.*, 98 Wash. 425, 167 Pac 1115. The action is brought by the same parties, but against a different insurance company. It is for recovery for the loss of the *Arnold* by fire, which is the same boat and the same fire for which recovery was had in that case upon a policy of marine insurance issued by the *Canton Insurance Company*. In some respects, however, the facts in this case are materially different from those in the case referred to.

#### Tornado

A belated "equinoctial" passed hurriedly over parts of Texas, Oklahoma and Arkansas last week, leveled a few towns, killed ninety-two humans, wounded four times as many, and caused \$800,000 damage, partly insured. This was the second tornado within a few weeks in the afflicted flat country of the great valley. Most of the people killed were afraid to come to California because of its earthquakes.

The *Sacramento Bee* recently printed the statement of the "Pacific Mutual Fire Ins. Co." of Sacramento.

## FIRE INSURERS IN COURT

### CALIFORNIA

Victoria Park Co. et al v. Continental of New York, 178 Pacific Rep. 724

#### Proof of Loss—Effect

Under a clause in a policy that insurer "shall be deemed to have assented to the amount of the loss claimed by the insured in his preliminary proof of loss," unless it shall notify insured of its partial or total disagreement "with the amount of loss claimed," a letter to insured stating, "According to your documents we are criticizing section C," which contained a statement as to the amount of damages suffered, did not express any disagreement within the meaning of the policy.

Under a clause in a policy, providing that insurer would be deemed to have assented to the amount of a loss by failing to notify the insured of a disagreement with the amount claimed in the preliminary proof of loss, insurer was required to announce a specific disagreement as to the amount claimed in a verified proof of loss, although it had in good faith previously entered into negotiations with officers of the insured, a corporation, looking to a settlement of the loss.

#### Powers of Officers—Settlement of Loss

The selling agent and treasurer of a corporation are not presumed to possess authority to make any binding engagement with a fire insurance company as to the amount of a loss.

Appeal from a judgment entered in favor of plaintiffs. The action was brought to recover on two policies of fire insurance. The policies were respectively in the amounts of \$4,000 and \$5,000, each covering

the same building. The policies in form were as is prescribed by the statute of this state, and are designated "the California Standard Policy."

Defendant, however, set forth in its answer that the total loss occasioned by the fire was the sum of \$6,148.78. In the preliminary proof of loss as furnished by the plaintiff Victoria Park Company, which was verified by the secretary of the corporation, the clause referring to the amount of loss was as follows:

"The cash value of the dwelling destroyed was about \$17,500. The loss was total."

The court said:

"We are in entire agreement with the conclusion of the trial judge that the statement in the letter of the insurer dispatched after receipt of the preliminary proof of loss, to wit, 'According to your documents we are criticizing section C and we are also criticizing the elimination of the date of the fire,' does not express any disagreement with the amount stated by the plaintiff company, either as to the whole or any part of the loss. It will be remembered that the total amount of insurance covering expressed by the two policies was \$9,000, while the loss suffered was stated as 'being about \$17,500'"

### WEST VIRGINIA

Hallauer et al. v. Fire Ass'n of Philadelphia, 98 S. E. 441

#### Commencement of Risk

Unless the application so provides, it is not necessary that a policy be issued before protection becomes effective. Insurance commences as a general rule, at the date on which the contract to insure is consummated by acquiescence of the parties, whether that is the date of the issuance of the policy or earlier.

#### Customs and Usages—Liability

Where the testimony offered in the case shows the existence of a custom among insurance agents and companies

that, in cases of applications for fire insurance, where the agent agrees to try to write the policy, all the terms having been agreed upon, the insurance is regarded as in force from the date of the application subject to cancellation by the company, and where the acts of the agent are such as reasonably tend to indicate his intention to regard the policy as in force, and the jury finds from the evidence that such was his intention, the insurer is bound to compensate for the loss of the property incurred prior to notice of cancellation.

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#### MINNESOTA

*Perretta v. St. Paul Fire & Marine et al.*  
171 N. Y. Supp. 131

#### **Forfeiture—Vacancy Permit**

Burden of proof is upon defendant fire company to sustain its allegation that building remained vacant more than 10 days without required permit, thus voiding the policy under its terms.

#### **Admission—Vacancy Clause**

In action by mortgagee on policy, where cross-answer of insured denied the company's allegation that house insured was vacant more than 10 days, but alleged company's knowledge of vacancy and neglect to make written indorsement to the mortgagee holding the policy, as an estoppel, the latter allegation, if not taken as an admission of vacancy, may be considered as evidence thereof; such indorsement being required only on 10 days' vacancy.

#### **Time for Beginning Action—Action by Mortgagee**

Under policy providing no action

thereon shall be sustainable, unless commenced within 12 months next after the fire, it is sufficient that a mortgagee bring action within such time, making the owner a party, and the owner need not sue.

#### **Subrogation—Rights of Mortgagees**

Where policy made loss payable to first mortgagee, excess to second mortgagee, and provided that the interest of the "mortgagee" shall not be invalidated by any act of mortgagor or owner, and for insurer's subrogation to mortgagee's rights upon payment of his loss, but that such should not impair mortgagee's rights to recover claim in full, insurer's taking of assignment of first mortgage made such mortgage inferior to that of the second mortgagee.

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#### **Mortgagee**

Under mortgagee clause in fire policy, providing that mortgagee shall not be affected by any act or neglect of the mortgagor or owner, the mortgagee is justified in assuming that the insurance company has satisfied itself that the policy is valid, and that the insurance contract has followed the title to the property previous to the insertion of such clause.—*Germania Fire Ins. Co. of New York v. Bally*, 173 P. 1052. Arizona.

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#### **Cancellation**

Under a standard New York policy authorizing its cancellation upon five days' notice, no particular form of notice is required; but insured must have actual knowledge of insurer's intention to cancel, or such intention must be so expressed as to give notice to ordinary man in exercise of ordinary care.

The insurer's draft indorsed by the insured, and its "receipt" signed by the insured, though both stating that the policy was thereby canceled, were not equivalent to a notice of cancellation.

The manager of a company, by accepting and indorsing the insurer's draft in settlement of a loss and by signing its receipt without reading them, was bound by their



contents only in so far as they were in the nature of a draft or a receipt, and not by a stipulation as to extraneous matter, such as express statement therein that policy was thereby canceled, and such express statement was therefore insufficient as notice of cancellation.

#### **Must Tender Unearned Premium**

The provision of the New York standard policy relating to its cancellation by the insurer upon five days' notice requires that the insurer return or tender the unearned premium in order to effect a cancellation.—*Grant Lumber Co. v. North River Ins. Co. of New York*, 253 F. 83. U. S. D. C. Id.

#### **Wife's Title—Community Funds**

Where wife had legal title to property, an insurance company cannot assert that she was not the "sole and unconditional owner of the property" merely because the property was bought with community funds.

*Germania Fire Ins. Co. of New York v. Bally*, 173 P. 1052. Arizona.

#### **Clothing Belonging to Customers**

Fire policies, describing goods as a stock consisting of display woollens and clothing, do not include clothing belonging to customers of the insured, a tailor, which was in his hands for repairing or pressing.

In an action on policy, which insured claimed covered clothing of customers in his possession for cleaning and pressing, where insured's predecessor, to whom the original policy, of which the one involved was a renewal, was issued, testified he told the agents he wanted the policy to cover such clothing, the agents may testify that insured's predecessor was told such clothing could not be insured.—*Northern Assur. Co. v. Lawrence*, 209 S. W. 430.

A policy issued to one who has only a life estate in property insured is of no binding force, where loss occurred after death of insured, since his death terminates life estate, and consequently the insurable interest required by Civ. Code 1910, § 2472.—*Garnett v. Royal Ins. Co.* 98 S. E. 363.

## **LIFE INSURERS IN COURT**

GEORGIA

*National Life v. Beck & Gregg Hardware*  
98 S. E. 266.

#### **Assignability—Renewable Term**

On June 4, 1907, the National Life Insurance Company of Vermont issued a "renewable term policy" on the life of Martin H. Roop payable to "the executors, administrators, or assigns of the insured," for a stated amount in consideration of specified premiums. The contract of insurance contained the clause:

"The insured may renew this policy for further periods of ten years each, without medical examination (provided there has been no lapse in the payment of premiums), by written notice to the company at its home office before the expiration of any period of the insurance hereunder, and by the payment in each year, on the dates above specified, of the premium for the age attained by the insured at the beginning of any such renewal period in accordance with the table of rates on the back hereof."

On September 21, 1907, the insured made a written assignment of the policy to Beck & Gregg Hardware Company, as collateral security for a debt, which assignment was acknowledged by the insurer, in writing entered thereon, to be "received and original filed this 27th day of September A. D. 1907, assuming no responsibility as to its validity."

The assignment was of "all my right, title, and interest in and to said policy or contract of insurance (except that the cash value of all dividends from the surplus apportioned to this contract may be used by the insured) subject to all of its conditions and to the rules and regulations of the said National Life Insurance Company."

Held, the "assigns" of the insured being included among the beneficiaries of the policy, the contract should be construed as contemplating assignment by the insured, and it was assignable.

#### **"All Right, Title, and Interest"**

The assignment of "all my right, title, and interest in and to said policy or contract of insurance," as employed in the written assignment, was an assignment of every right the insured had under the policy, including the right to maintain the life of the policy by payment of premiums, and to make a written demand for renewal of the policy for ten-year periods.

#### **Refusal of Extension**

When the company refused to grant such extension after demand and compliance with the stipulated conditions as to payment of premiums, specific performance at the instance of the assignee was an available remedy.

#### **Judgment**

Applying the principles announced in the preceding notes, there was no error in overruling the demurrer to the petition, and in rendering judgment for the plaintiff upon the trial of the case submitted to the judge without the intervention of the jury on the agreed statement of facts.

#### **Check for Defaulting Premium**

Where check in payment of defaulting premium was cashed by general agent with knowledge of default, and sent on for collection by paying bank and paid by drawee bank, the truth or falsity of statements in good health certificate subsequently received from insured was immaterial, though the drawee bank did not pay the check until after receipt of the certificate; since

such payment, in view of Code 1907, related back to the day when the check was cashed and changed the conditional acceptance into an absolute payment as of that date.—*Pacific Mutual v. Hayes*, 80 So. 834.

## **MISCELLANEOUS INSURERS IN COURT**

### **"Loss" and "Liability"**

There is a difference between a contract of insurance against "loss" and one against "liability," a "liability" not becoming a "loss" until the person liable parts with, or is deprived of, something of value in consequence of the liability.

Employer's liability policy insuring against "loss or damage" and "loss or damage by reason of legal liability," and not specifically providing that damage or loss shall be paid in money, held to include loss of property of which insured is deprived, as well as a money loss.

### **Where Property Is Sold**

A person who is deprived of his property by legal proceedings and forced sale is not, in the absence of a contract expressly or by implication of law, bound as to its value by the amount for which the property sold at such forced sale, but may show and recover the reasonable value under an employers' liability policy.

Where insured's property was sold at execution sale to satisfy \$5,000 judgment recovered against it, insured was entitled to recover, on indemnity policy insuring it against "loss or damage by reason of legal liability," the actual value of such property, and not merely the amount sold for and applied on the execution.—*Stag Mining v. Mo. Fidelity & Casualty*.

### **Proposed Compromise**

Where, after due notice to insurer of injury by accident to employe of insured, insurer refused to defend action by employe against insured on ground it had decided it was not liable on policy, as it had not been notified of the accident, but thereafter notified insured that the em-

ploye's action could be settled for \$150, of which it offered to pay \$75, which offer was not accepted by insured, insurer was liable to insured for full amount of judgment of \$3 000 thereafter recovered by employe against insured.—*Carthage Stone Co. v. Travelers' Ins. Co.*, 203 S. W. 822.

#### Carrying Lantern

An engineer, in charge of a caterpillar engine used to pull a disc harrow at night, would be "operating a farm machine," within policy of insurance carrier covering employes engaged in "general farm work, excluding the operation of farm machinery"; but deceased, who was assisting by means of a lantern in harrowing, and had nothing to do with engine at time of accident, would not.—*Maryland Casualty Co. v. Industrial Accident Commission*, 173 P. 993. Cal.

#### Broker Could Not Recover from Insured

Policy contained a cancellation clause. Broker is therefore chargeable with notice that policy might run but a short time and earn only part of the premium. Broker has no right to recover from insured for loss of anticipated commission. 174 N. Y. S. 740.

#### Agent May Place or Substitute Insurance in any Company

A general agent for several companies owes the duty, to one applying for insurance without naming a company, to use his discretion in securing a company that will carry the risk, and to furnish insurance about which there will be no question.

Where one desiring tornado insurance expressed his wish to a general agent for several companies, the agent was authorized to substitute a binder in one company in lieu of a binder in another company, where the insured had not been advised that any had been selected.—*Shippers' Compress Co. v. Northern Assur. Co.*, 208 S. W. 939.

Leader.—As previously printed in Coast Review the Fireman's Fund is the leader in automobile premiums. The total for 1918 was \$1,631,694.

### Legal Points

#### FIRE

—Where policy insured plaintiff's house for \$800, and his personalty for \$700, and plaintiff, after he sold the house, assigned his interest "as owner of property covered," he could not recover for loss of personalty, although he was admittedly still the owner of the personalty.—*Creed v. National Fire Ins. Co. of Hartford, Conn.*, 98 S. E. 334.

—Under Mass. law policy not in conformity with section 60, and insurers or underwriters not having complied with section 84, so as to become authorized to do business within the commonwealth, was nevertheless binding on the insurers, and enforceable by insured.—*Austin v. Dixie Fire Ins. Co.*, 122 N. E. 382.

—Ownership—Option.—Where insured, before the policy was issued, agreed that on payment of \$2 500 another should become a partner in the business, but prospective partner, after making a payment of \$800, abandoned the agreement, insured, on destruction of the property may recover on the policy, for the agreement was in the nature of an option to such prospective partner, unenforceable by insured, so that insured's ownership was unconditional and sole at time of issuance of policy as well as later.—*Firemen's Ins. Co. of Newark, N. J., v. Applebaum*, 122 N. E. 354.

#### LIFE

—Where the agent writing a life policy was entitled to retain 60 percent of the first premium and the assured had paid with his application a sum sufficient to pay amount which the insurer was entitled to receive, held that, as the agent was authorized to make any arrangement with the assured he desired and the assured would have paid amount remaining due, a finding that the assured, who died before delivery of the policy, had paid the premium, was warranted.—*American Nat. Ins. Co. v. Blysard*, 207 S. W. 162.



## GENERAL

**Pacific Head Office Builds an Addition**

The Metropolitan Life Insurance Company's Pacific Coast head office in San Francisco, is growing so fast, in new business, that it requires additional office room. The realty north, at the southeast corner of California and Stockton streets,  $72\frac{1}{2} \times 68\frac{3}{4}$  ft., has been purchased, and a new unit, exactly like the present "temple" building, will be constructed, at a cost of several hundred thousand dollars. The Pacific head office building of the Metropolitan will then have a frontage on Stockton extending from California to Pine street.

**Victory Liberty Loan**

The publicity committee furnishes us a list of speakers with the Victory Loan trophy train which leaves San Francisco for the south on the 12th. There are 26, headed by J. O. Davis, collector of the port, but there is not an insurance man among them, although, as all know, there are great after dinner speakers among San Francisco insurance men.

**Fire**

San Francisco.—April 10 fire on fourth floor of reinforced concrete building of Western Barrel factory. Federal and Bryant streets. Spontaneous combustion; smoke damage.

California law prohibits any state bank from engaging in insurance. A new bill prohibits banks from doing so indirectly, as through a bank stockholders' separate organization. The Bank of Italy people and the Nevada Fire people are fighting the bill at Sacramento.

Jackson, Cal., April 1.—Fire in the Argonaut gold mine (deepest in U. S.) is still burning on the 4,000-ft. level and doing much damage. Extinguishing gas is being forced down to this level.

We have not noticed that any legislature of a state having adopted the New York standard policy years ago has this winter adopted there spent new law.

**The Royal**

The Royal of Liverpool will capitalize about \$1,500,000 of its surplus, or \$5 per share as a bonus.

**Over 6 Per Cent Increase**

The average increase of expense ratio of both fire and fire-marine companies in this country appears to have been 6 percent plus.

**Signed**

Carson City, Nev.—Representatives of the fire offices in San Francisco appeared before the governor and submitted their objections to the "entering wedge" bill that prepares the way for control of prices (rates) by the insurance department. Representatives (including bankers and other stockholders) of the Nevada Fire presented their arguments for the bill. It has been signed.

**San Francisco**

The fire boats cost \$82,960 to operate in 1918, and \$48,720 to relieve the crews under the 2-platoon system. Voters were promised "no increase in cost." The finance committee will recommend that one of the boats be discontinued. Firemen now are paid \$1700 a year and there are many more firemen.

The city finance committee, with an increased tax rate, are at their wits' end to devise ways to pay the increased salaries voted by the proletariat. One city official says: "the people" will stand for a 5 percent tax rate. Therefore why not pay \$10 a day to the street and sewer cleaners—and drive capital and population away.

If this tax-increase, freight-increase, price-increase keeps on, every last mother's son of us will have to get a government job at an increased salary in order to live.

The Home leads in Pennsylvania premiums.

We hope you do not write "Calif." We have no calf in California except the legislature.

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*LIBERTY, RESTRAINT, SELF-CONTROL, AND PATERNALISM*

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One of my own personal indictments of the German people is that they have forgotten this man, the greatest of their German philosophers, and they have forgotten his teachings, and if they had remembered his teachings, there would have been no war; I refer to the great Immanuel Kant, the greatest of the German philosophers. He said in reference to the general theory of conduct—he had written a book on the subject of many hundreds of pages, but boiled down the thought of his book in one sentence is this:

So act in every particular instance as you would wish that act to become a universal law for all men.

That is what is meant by universalizing your conduct.

You are safe, gentlemen, when you can stand up such a foundation as that and say, "I claim this to be my right, because I am willing that the whole world should act as I am acting now under the particular circumstances in which I find my self." But, if we are not willing in our minds to say to our fellow men, "You have the same rights that I claim for myself" we are immoral and, therefore, we have no true sense of liberty whatsoever. We must in some way associate liberty in our minds with law, and with a sentiment of reverence for law. You divorce the idea of liberty from law and you have Bolshevism, absolutely; say there is no such thing as law in my conception of liberty, then liberty becomes licensed, and license soon becomes anarchy; and anarchy, gentlemen, is hell, in a community or in a nation, and in our conception of liberty we must have the fundamental idea of association of it with law.

Let me quote now, not a German, but back in the centuries before our Christian era, our Greek historian, Heroditis; and I am very much interested in this quotation, because it is so apt today, since it was so stated. Xerxes asked the Spartan king how he accounted for the valor of his people. That is a question we could very well put today in reference to our own American troops; "What is your fundamental conception of the valor of these men?" That was the question that was put to the Spartan king. And this is his answer: "Though free, they are not in all things free; the master that they own is law, and the law of duty is the only master that they fear."

Does that, gentlemen, apply today or not? If we are free, but yet not in all things free? The master that we must own is law, and the only master that we will fear is this law of duty.

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Can we conceive of anything in this world as free that is not directed according to some law? Which, gentlemen, is free, the ship that is without rudder and with a mutinous crew and without a pilot, or the ship that is well manned, with a master mind at the helm and steering according to chart and compass, and the constant stars? Which is free, the troops that are without training and without discipline and have never been taught to obey, or the troops that have been taught to give instant obedience to the command and well disciplined and well trained? Which is free, the community that is without law and without order and each man doing that which is well pleasing in his own eyes, or the community that is ruled by law and a sense of order and a public spirited sacrifice of its own citizens? Which is free, the individual that is given up entirely to the chance suggestion of the fleeting desire or the fugitive thought, that is ruled by the caprice or the wind of the moment, or the man that is self-governed, whose life is directed and controlled according to an inner law and a consecrated purpose? Which is free, the one that knows law and reverences it, or the one that has no conception of it whatsoever?

There is, moreover, a very fundamental ratio that must be observed in the development of the sense of freedom in every man's life, a ratio that is as exact as the mathematical formula of universal education, and it is this: That wherever the outer restraint is lessened the inner control must be increased. If you remove the outer restraint you have to put something within, the exact amount. That is the reason I say it can be expressed as a mathematically exact ratio. The boy that is under his parents' control goes out of the control of his father but at the same time something grows within and there becomes an inner control that balances the removal of the outer control. I have seen this so often for now over thirty years, as young boys have come to Princeton University from the restraint of our preparatory schools. Suddenly they have the freedom of university life, and the shipwrecks that have been made, the tragedies of young lives, have always been due, I think, without exception, to this fact, that this ratio has not been preserved.

They come into the full liberty of manhood without having the manly self control within, and it is all important that they should in their development year after year have more and more of the self control as they become more and more free from the outer restraint.—Dr. Hibben at Annual Meeting of Association of Life Insurance Presidents.



**FEDERAL TAX ON INSURANCE**

From and after April 1, 1919, there shall be levied, assessed, collected, and paid, in lieu of the taxes imposed by section 504 of the Revenue Act of 1917, the following taxes on the issuance of insurance policies, including, in the case of policies issued outside the United States (except those taxable under subdivision 15 of Schedule A of Title XI), their delivery within the United States by any agent or broker, whether acting for the insurer or the insured; such taxes to be paid by the insurer, or by such agent or broker.

**LIFE INSURANCE**

Life insurance: A tax equivalent to 8 cents on each \$100 or fractional part thereof of the amount for which any life is insured under any policy of insurance, or other instrument, by whatever name the same is called: Provided, That on all policies for life insurance only by which a life is insured not in excess of \$500, issued on the industrial or weekly or monthly payment plan of insurance, the tax shall be 40 per centum of the amount of the first weekly premium or 20 per centum of the amount of the first monthly premium, as the case may be: Provided further, That on policies of group life insurance, covering groups of not less than 25 lives in the employ of the same person, for the benefit of persons other than the employer, the tax shall be equivalent to 4 cents on each \$100 of the aggregate amount for which the group policy is issued and of any net increase in the amount of the insurance under such policy: And provided further, That on all policies covering life, health, and accident insurance combined in one policy by which a life is insured not in excess of \$500, issued on the industrial, or weekly or monthly payment plan of insurance, the tax shall be 40 per centum of the amount of the first weekly premium or 20 per centum of the amount of the first monthly premium, as the case may be.

**MARINE, INLAND, AND FIRE INSURANCE**

Marine inland, and fire insurance: A tax equivalent to 1 cent on each dollar or fractional part thereof of the premium charged under each policy of insurance or other instrument by whatever name the same is called whereby insurance is made or renewed upon property of any description (including rents or profits), whether against peril by sea or inland waters, or by fire or lightning, or other peril.

## CASUALTY INSURANCE

Casualty insurance: A tax equivalent to 1 cent on each dollar or fractional part thereof of the premium charged under each policy of insurance or obligation of the nature of indemnity for loss, damage, or liability (except bonds and policies taxable under subdivision 2 of schedule A of Title XI) issued or executed or renewed by any person transacting the business of employer's liability, workmen's compensation, accident, health, tornado, plate glass, steam boiler, elevator, burglary, automatic sprinkler, automobile, or other branch of insurance (except life insurance, and insurance described and taxed in the preceeding subdivion): Provided, That in case of policies of insurance issued on the industrial or weekly or monthly payment plan the tax shall be 40 per centum of the amount of the first weekly premium or 20 per centum of the amount of the first monthly premium, as the case may be.

## EXEMPTION

Policies issued by any corporation enumerated in section 231, and policies of reinsurance, shall be exempt from the taxes imposed by this section.

## SAME; RETURNS; WHEN DUE; PENALTY

Every person issuing policies of insurance upon the issuance of which a tax is imposed by section 503 shall make monthly returns under oath, in duplicate, and pay such tax to the collector of the district in which the principal office or place of business of such person is located. Such returns shall contain such information and be made at such times and in such manner as the Commissioner, with the approval of the Secretary, may by regulation prescribe.

The tax shall, without assessment by the Commissioner or notice from the collector, be due and payable to the collector at the time so fixed for filing the return. If the tax is not paid when due, there shall be added as part of the tax a penalty of 5 per centum, together with interest at the rate of 1 per centum for each full month, from the time when the tax became due.

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Forty mountain lions were killed in California in May. Killers were paid \$980 bounties. No blind pigs were killed though very numerous.

## PAST

### COAST INSURANCE HISTORY

#### Not Easy to Make Money in the Early Days—California Law Forced Eastern Life Companies to Withdraw—Deposit Life Insurance Was Offered—California-Sansome Corner Was the Insurance Center

Two San Francisco managers lost their places because they were engaged in outside business on a considerable scale. Another manager, prominently identified with outside business, was warned by his home office, and thereafter attended strictly to his company's business. All three men have "passed on."

#### Edward Brown, General Agent

In 1875 Edward Brown established a general agency in San Francisco. Additions were made in 1878 and the name was changed to Brown, Craig & Co. In 1896 the firm name was changed, Homer Craig retiring. Edward Brown & Son was soon followed by Edward Brown & Sons, the present name. This general agency is therefore one of the oldest in the West. Mr. Brown Sr. was a very energetic and able underwriter, and his sons, Arthur and Herbert, who succeeded him on his death, have inherited both energy and ability, it is evident. The general agency is among the leaders in Coast premiums.

#### 1871

The first number of the Coast Review appeared, in September. The second number, double size, in October, was full of facts about the great Chicago fire, with announcements of failures and special advertisements of proud companies that were paying conflagration losses.

#### 1874

##### LIFE

Coast Review for August, in a supplement, printed Insurance Commissioner Foard's

report to Governor Newton Booth of California.

He referred to the World Mutual of New York as deeming it "legitimate to authorize an agent so to depreciate its condition as that he may purchase its policies at any, the smallest rate that he may choose to offer, will find their business but short-lived in this state.

"This company has an attorney now at work with our people, saying that its 'capital stock has all been lost; and that it is liable at any moment to be thrown into bankruptcy, thus endangering the waste of a large share of its assets.'

"Thereupon he offers the policyholder ten, fifteen, twenty or any other small rate percentage of the reinsurance value of the policy," notwithstanding its sworn recent solvency.

The California legislature, at the request of the insurance commissioner, passed a law making life companies responsible for any representation made by their solicitors—in other words, making their falsehoods a part of the policy. Virtually all the companies retired from the state, or at least discontinued writing until the law was repealed. The Pacific Mutual Life opposed the law, though it left the company with small competition.

The \*Union Mutual Life, then of Augusta, Me., with directors' office in Boston, advertised that it had complied with the new insurance laws of our last (Cal.) legislature governing all new business done in this state. Policies non-forfeitable, according to Massachusetts law.

The Brooklyn Life of New York advertised itself as—

"The company which first introduced the practice of endorsing upon participating policies guarantees of certain definite amounts of surrender value, expressed in dollars plainly upon the policies at issue."

D. F. Fackler was the consulting actuary. (This co. not in existence.)



**Coast Review Fire Chart**

Work on 1919 Coast Review Fire Chart book is well advanced.

**Annuity Insurance Should Now Flourish**

The purchase of annuities, as sold by life insurance companies, has never been popular in "The States." The small income, with its forfeiture of the principal though death occur within the first year, has not been attractive.

But now conditions are different. There is a much greater percentage of adults who have no dependent relations; and the new confiscatory inheritance taxes of federal and state governments furnish additional reasons for the purchase of necessary annuities and the disposal of any remaining fortune by gift to worthy charities, scientific, art and similar institutions, rather than to feed large sums to the parasites of politics.

**Insurance Federation**

Some good work is credited to this organization, and also to the local agents' association in California. Little defensive efficiency is possible without organization.

Franklin Zane, son-in-law of the late J. C. Colman, has been elected to the directorate of the Fireman's Fund, filling the vacancy caused by Mr. Colman's death.

It is better to buy Victory bonds than to pay a higher income tax.

Dudley Cotes of San Francisco has been appointed one of the assistant directors of the Bureau of War Insurance,

Latest Quotations. — Fireman's Fund stock, 403; Home F. & M., 46.

**Legistatures**

In the Pacific West at the recent biennial session there was little insurance legislation.

Business and insurance interests were of course uncertain and uneasy as long as the legislators were in session, for they have a dangerous power and are not overly wise or scrupulous.

Colorado and Nevada thrust socialism a little forward by sticking the state's nose into insurance rate-making, with expectation of increasing jobs for the faithful.

California is happily free. Nothing "got by." Kehoe was squelched, though he fought for state insurance and against the brokers and agents.

**25 Years**

W. L. Mendenhall, I. W. W., who set fires in Ogden and Stockton, and tried to fire the jute mill at San Quentin, has been sentenced to 25 years imprisonment. He admits that he has wrecked trains and set scores of fires, and killed many persons thereby. He has been fed upon socialistic and bolshevistic literature.

Field—L. P. Jackson is not now with the Alverson companies.

Robert D. Hunter, superintendent of agencies for the Fireman's Fund, has returned from an extended trip to Utah, Idaho, Montana and Washington.

The control of the New Jersey and of the United British having changed, these companies have been transferred to the Seeley agency.

The Commercial Union bought \$50,000 of the new war loan notes—Victory bonds.

Secretary H. P. Blanchard of the Fireman's Fund has just returned from a trip to Spokane, Seattle and Tacoma.

The National Convention of Insurance Commissioners has adopted resolutions condemning compensation insurance monopoly by the state and favoring competitive insurance.

### Holman Appointed Coast Manager

As announced in a Coast Review Extra, Charles J. Holman, assistant manager of the Commercial Union Assurance Company's United States branch, has been appointed manager of the Pacific Coast department, which includes also the Palatine Insurance Company of London. He succeeds Manager E. T. Neibling, who some time ago asked to be relieved because of ill health.

Mr. Holman, who was born in 1854, was northwestern secretary of the company, with headquarters at Denver for ten years.

San Franciscans who knew Mr. Holman in Denver, years ago, speak of him in high terms of praise.

### Manager Niebling Will Retire

After about thirty-five years service with the Commercial Union of London on this Coast as special agent, assistant manager and manager, Edward T. Niebling will retire on or about June 1, when his successor, C. J. Holman, will assume charge.

Mr. Niebling entered the service of the Commercial Union as special agent in California, in December 1884. A few years later he was transferred to the Pacific Northwest, where he remained until appointed assistant to Manager Mullins, shortly before the great fire. On Mr. Mullins's retirement, in 1906, Mr. Niebling was appointed manager of the Coast department of the Commercial Union and the Palatine.

J. S. French, assistant secretary of the Fireman's Fund, is visiting agents in the Sacramento valley.

J. T. Thomassen, home office director of the Trondhjem Ins. Co. of Norway, is visiting this Coast, with a view to entering California and other states at a later date, for the transaction of fire and marine business.

The H. M. Newhall Co. subscribed for \$10,000 Victory bonds.

Chapman & Nauman Co. subscribed for \$3,500 Victory bonds.

### Why Don't Local Men Go Into the Business

A San Francisco newspaper says:

"Local shipping men will act to induce the government to create a marine insurance department to underwrite risks on hulls and cargo operating to and from San Francisco, it was announced yesterday."

Which moves us to ask, why do not these shippers organize a marine insurance company and make all the "enormous profits" of marine underwriting on this Coast?

Marine losses have been very heavy of late. Do the shippers imagine the government at Washington will also write the business at a loss?

### Surcharge

In the Middle West some slow steps are being taken by business associations to have the surcharge taken off—before the h. c. l. is lowered.

### Position in Nevada Wanted

A competent, experienced man, with wide acquaintance in Nevada, wants a position as Special Agent in that state. Particulars on application to the Coast Review, San Francisco.

In Kansas hail mutuals are forbidden to reinsure in stock companies. The authorities prefer that the mutuals should fail.

Sparks, Nev. — Fire in Young's hotel caused \$2,000 loss.

The Franklin Fire celebrates its 90th birthday next month (May).

Trading in war savings stamps is illegal.

### Experienced Counterman Applies for Place

Position wanted by experienced fire insurance clerk, recently discharged from U. S. Army. Five years' experience as country Counterman. Thirteen years' training in San Francisco offices. Will accept any salary within reason to get located.

Address Box X, Coast Review.

## 1874 Continued

## LIFE

The \*Mutual Life of New York advertised—

“No tontine and non-participating policies” and as—

“The only company in which the dividends paid annually equal the premiums due annually from the policyholders.”

The \*Manhattan Life advertised “ordinary and non-forfeiting life and endowment policies.”

The St. Louis Life of St. Louis had James B. Eads as president. (Not in existence.)

“An entirely new plan, known as deposit insurance, far superior to tontine or other plan,” was presented by the Charter Oak Life.

“Dividends paid on payment of the second premium” was advertised by the Mutual Benefit.

Dividends to policyholders ranged from 30.41 to 12.29, as paid by ten life companies.

Chas. E. Burrows was general agent of the \*Phoenix Mutual Life at Salem, for Oregon and Washington Territory.

The Continental Life of New York had offices in the Continental building, 22-26 Nassau st. (Not in existence.)

The Life Association of America (St. Louis) had \$55,539,238 insurance in force. Its seal was surrounded by all the seals of the states and territories. E. W. Bryant was actuary. This co. is not in existence

The Republic Life of Chicago (John V. Farwell, president) advertised “a stock company.” Its Pacific department had officers, to-wit:

\*Companies thus marked are still in existence and are represented now in San Francisco.

Oliver Eldridge, president; Wm. R. Wheaton, vice president; Thomas Brown, treasurer; Jas. T. Boyd, attorney; Dr. Chas. Burrell, medical examiner. The executive committee included George W. Beaver, J. O. Eldridge, E. B. Perrin, Thos. Bell.

The directors included Leland Stanford, I. Friedlander, Thos. H. Selby and other San Franciscans. This co. is not in existence.

The Knickerbocker Life advertised that it had “adopted Hon. Elizur Wright’s system of Savings Bank Life Insurance.” The principal advantages were low premium rates, large surrender values guaranteed, and the fact that the policies could be used as collateral security, “their surrender value being readily determinable by reference to the endorsement thereon.” I. W. Kennedy was general agent at the s. w. corner Montgomery and California sts.

California life company:

\*Pacific Mutual Life, Western Savings & Trust Co., managers, cor. Kearny and Post sts.

Eastern life companies:

\*Etna, F. E. Perrin, 504 Kearny.

Brooklyn, A. J. Bryant & Co., 409 California. Mr. B. served San Francisco as mayor.

Charter Oak, Charles H. Dennison, 531 California.

\*Connecticut Mutual, James B. Roberts, 315 California.

Continental, H. H. Blake & Co., 302 Montgomery.

\*Equitable, Wm. D. Garland, 426 California.

\*Germania (now Guardian), Julius Jacobs, 318 California.

Globe Mutual, John F. Pope, 6 Montgomery.

Life Association of America, W. J. Pettigrew, 432 Montgomery.

\*Manhattan, Landers & Co., 507 Montgomery.

\*Mutual Benefit, James Munsell, 224 Sansome.



## 1874 Continued

## LIFE

\*Mutual Life, A. B. Forbes, 204 Montgomery.

\*National Life, U. S. A., Henry Cox, 217 Sansome.

\*New England Mutual, W. Everson, 302 Sansome.

\*New York Life, Crane & Hawes, 426 Montgomery.

North America, Watson Webb, 302 Montgomery.

\*Northwestern Mutual, A. J. Melcher & Son, 339 Kearny.

\*Phoenix Mutual, E. P. Gray, 425 Kearny.  
Piedmont & Arlington, R. H. Harney, 113 Leidesdorff.

\*Penn Mutual, George Claussenius, 331 Montgomery.

Republic, Henry Cox, 317 California.

Security Life & Annuity, E. W. Woolsey, 418 California.

\*Travelers (life and accident), A. E. Magill 205 Sansome.

\*Union Mutual Life, H. H. Johnston & Co., s. w. cor. California and Kearny.

Washington, Edwin Lewis, 432 Montgomery.

Widow and Orphan Fund, 319 California.

## MARINE

California marine company:

Merchants Mutual Marine, E. W. Bourne, secretary, 406 California.

Eastern marine company:

Pacific Mutual Marine, Andrew Baird, 316 California.

Foreign marine offices were:

\*British & Foreign Marine, Balfour, Guthrie & Co., managers, 230 California.

China Traders, Williams, Blanchard & Co., 230 California.

Chinese, R. B. Irwin & Co., 200 Sansome.

Transatlantic Marine, Thannhauser & Co., 318 Sansome.

\*Yang-Tze, Macondray & Co., 206 Sansome.

\*Means still in existence.

The Swiss Lloyd Marine was at 13 Merchants Exchange, with Morris, Speyer & Co.

## FIRE - MARINE

California fire and marine companies:

\*California, Z. Crowell, secretary, 318 California st.

Commercial, H. G. Horner, secretary, 228 California.

\*Fireman's Fund, George D. Dornin, secretary, s. w. cor. California and Sansome.

\*Home Mutual (now Home F. & M.), Charles R. Story, secretary, 15 Merchants Exchange. Soon afterward moved to 406 California st.

State Investment, Chas. H. Cushing, secretary, 409 California.

Union, Charles D. Haven, secretary, 416 California.

The Fireman's Fund advertised: "Assets \$582,632 gold." The income was \$619,887. D. J. Staples was president; Alpheus Bull, vice president; Geo. D. Dornin, secretary; Wm. J. Dutton, asst. secty.; Thomas C. Grant, genl. agent.

The California advertised "\$300,000 capital paid up in gold." Officers were: president, C. T. Hopkins; H. B. Tichenor, vice president; Zenas Crowell, secretary; Charles M. Nichols was "fire surveyor" and Capt. D. F. Hutchings was "marine surveyor."

The Commercial of San Francisco wrote "fire, marine and inland navigation risks." It had \$200,000 capital. Its directors included W. W. Dodge, Claus Spreckels, Michael Skelly, Peter Dean, John H. Wise, Chas. J. Deering, Donald McLennan, H. C. Kirk, H. S. Crocker. C. W. Kellogg was president.

The \*Home Mutual Ins. Co. of California advertised \$750,000 capital and "chartered capital \$1,000,000."

John H. Redington was president, Geo. H. Howard was vice president, Charles R. Story was secretary, H. H. Bigelow was general manager, and N. B. Eddy was marine secretary.

Names of "directors and stockholders" in San Francisco and these branches: Oregon, Sacramento, Stockton, San Jose, Marysville, San Diego, Grass Valley and Nevada.

Among them were Charles Crocker, Mark Hopkins, Julius Wetzlar and I. Lohman, at Sacramento. Hamilton Boyd and W. L. Ladd at Portland. H. H. Hewlett and N. M. Orr at Stockton, J. J. Denny and A. E. Moody at San Jose.

FIRE

The \*Ætna of Hartford advertised the "largest cash capital, \$3,000,000" "Organized in 1819." This was 100 years ago. "Losses paid in 16 months, \$9,000,000." George C. Boardman, manager; Henry Carlton, Jr., agent, San Francisco, and R. C. Gaskill, agent Oakland.

The New York, Chicago, San Francisco Ins. Co. announced the intention to organize, and to write fire and marine business, with \$1,000,000 capital. Subscriptions were received at the office of the American Ins. Assn., Chicago.

Potter, Jacobs & Easton represented the Globe of Chicago and the Franklin of St. Louis.

R. H. Magill was general insurance agent and adjuster, at 113 Leidesdorff street, San Francisco. Mr. Magill is in the insurance business in Oakland.

The \*Northern Assurance advertised "losses promptly paid in U. S. gold coin."

The State Investment & Ins. Co. had offices at 409 California st. The officers were Peter Donahue, president; A. J. Bryant, vice president; Chas. H. Cushing, secretary.

Hamilton & Sonnichsen (lately with G. O'Hara Taaffe) represented the \*Commercial Union, \*American Central and Merchants of N. J.

Farnsworth & Clark fire and marine ins. agency was at 426 California. The following companies were represented: \*Springfield F. & M., Atlas of Hartford, \*Orient of Hartford, Meriden of Connecticut, Mississippi Valley of Memphis. The members of the agency firm were Z. P. Clark, E. D. Farnsworth, J. E. Bigelow, M. McCloskey. J. F. Steen was Oakland agent, and Alexander & Hutchings were Sacramento agents.

The firm advertised:

"Business and Dwelling Property Insured at Fair Rates." "Losses Fairly Adjusted and Promptly Paid."

Apparently, in those days there were "unfair" rates and adjustments.

Croft's Life Protector, a fire and gas mask for firemen, patented, price \$5, was for sale by Murdock, Taylor & Co. at 312 California.

Douthitt & McGraw were (insurance) attorneys at 414 California st. Judge McGraw is still practicing law in San Francisco.

American fire companies were:

\*The Ætna, G. C. Boardman, manager, 14 Merchants Exchange.

\*The Connecticut Fire was represented by Oliver Hawes, at 317 California st.

\*The Fire Association of Philadelphia was at 316 California, Andrew Baird, agent.

\*The Hartford Fire was at 313 California st., with A. P. Flint as manager.

The Lorillard was at 200 Sansome st., with Irwin & Co. as agents.

Franklin (of Wheeling, W. Va.), B. C. Dick, general agent, 315 California st. President was George Mendel.

\*The Phoenix and \*Home, represented by Magill & Denison, were at 205 Sansome.

The Traders, Richard B. Irwin & Co., agents, was at 200 Sansome. They represented also the Babcock fire extinguisher (Murdock & Taylor & Co., general agents).

The Manhattan of New York was represented by W. J. Stoddart, at 215 Sansome street.

The Phenix of Brooklyn was at 215 Sansome, W. J. Stoddart, manager.

## 1874—Continued

Foreign fire offices were:

\*Liverpool & London & Globe was at the same place as now, then numbered 420 California, with W. B. Johnston as manager.

Scottish Commercial Fire, 319 California, MacFarlane, Blair & Co., managers.

Imperial Fire, Falkner Bell & Co., managers, 430 California.

\*The Commercial Union was at 320 California st., Hamilton & Sonnichsen.

\*The London Assurance was at 138 California st., with Cross & Co. as agents.

\*Northern (Fire and Life), represented by W. Lane Booker, had offices at 319 California street.

\*The North British, represented by Magill & Denison, was at 205 Sansome street.

Transatlantic, Marcus & Co., agents, at 316 Sansome.

Hamburg-Bremen Fire, Morris, Speyer & Co., managers, 13 Merchants Exchange.

Hutchinson, Mann & Smith's Ins. Agency was at 314 California st.

The Insurance Agency was at 318 California st., Potter, Jacobs & Easton.

Farnsworth & Clarks Fire Ins. Agcy. was 426 California st.

Pacific Ins. Agency was at 313 California, Johnathan Hunt, manager.

The Underwriters Agency was represented by W. J. Stoddart also.

Horatio G. Horner, secretary of the Commercial, was drowned in Lake Pillarcitos while fishing with the cashier, Wm. G. Elliott. The boat capsized while the two were changing seats.

Mr. Horner had been secretary of the People's of San Francisco, a company broken by the Chicago fire. He and other officers and directors reorganized the company as the Commercial.

Total San Francisco fire losses for the year ending June 30 were \$323,277, with \$224,690 insurance paid.

People in San Bernardino county (Cal.) who save money for a rainy day grow rich.

## GENERAL

## Western Assurance Co. U. S. Branch

Large gains in assets and surplus and re-insurance reserve. Total income, \$3,161,959; expenditures, \$2,949,114. Assets, \$4,693,580, a gain of half a million. Surplus, \$1,733,616, a gain of \$66,000; premiums exceeded \$3,000,000.

This 68-year-old company is represented by Miller, Henley & Scott, San Francisco.

## Manhattan Life

Total admitted assets, \$19,212,265, "at bed rock"; liabilities, \$18,930,545; surplus, \$281,720.

## 365 Die Within a Year

In 1918 the Mutual Life lost by death no fewer than 365 policyholders who had been insured for less than a year, as against 143 in 1917. The excess of 222 virtually all accrued in the last three months of the year as a result of the epidemic of influenza and pneumonia. With 365 deaths within a year after insuring, probably a much larger number died within twelve months after declining to insure.

## Eight Leaders in Premiums

Home of New York . . . . .	\$31,598,247
Hartford Fire . . . . .	30,873,003
North America . . . . .	20,784,335
Globe & Rutgers . . . . .	20,337,901
Ætna . . . . .	18,318,256
Great American . . . . .	17,056,595
Continental . . . . .	13,853,412
Fireman's Fund . . . . .	13,646,648

## What May Be the Effect?

Reduced mercantile stocks, lower prices, factory shut-downs, increased unemployment, diminished sales, reduced values, lower prices, decreased premium income, increased expenses and taxes, more restrictive legislation, and probably increased losses—coming or here—what will be the effect on fire underwriting and on boards? Certainly not good, but possibly not very bad.



LIFE

MISCELLANEOUS

—If applicant for life policy did not know that he had Bright's Disease, his answer that he did not would not entitle the company to rescind.—*Lewis v. New York Life Ins. Co.*, 209 S. W. 625.

—Unless it is so expressly stipulated, or clearly to be gathered from a contract employing insurance agent, the latter is not entitled to commissions on renewals received after expiration of agency.—*Locher v. New York Life Ins. Co.*, 208 S. W. 862.

—The Prudential of London received \$48,682,015 industrial premiums last year. Its industrial war claims numbered 66,930. The number of policies in force is 22,256,570, of 14 years average duration.

—British life insurance companies will ask the government to pay their war losses out of the war indemnity paid by the central empires—or what may be left of them. But what if the companies charged a premium for the war hazard?

—Manager Geo. B. Scott of the Pacific Coast head office of the Metropolitan Life goes to New York on a visit in a few days.

—The Union Central Life has issued \$500,000 additional stock (dividend), making the capital \$2,500,000.

—Can the Modern Woodmen of America survive the "flu" and the 50 percent advance in rates?

—The war clause in life policies is being tested in Los Angeles in *Kauffman v. Metropolitan*. The insured was killed in France. The policy clause excludes liability for war claim. Other companies have a similar clause.

—The Continental Life of Salt Lake had 126 percent loss ratio to expected, against 61 in 1917.

—The Capitol of Denver has discontinued dividends for one year. Rate of mortality to expected or table rate was 147.4 percent, an increase of 103 points.

—"Profits distributed by a corporation are dividends, however made."

—An accident insurance company is not estopped to claim that a policy had lapsed, where insurer's failure to renew by advance payment of premium as provided in the policy was due to reliance upon insurer's local agent's promise to call for the premium, made without insurer's knowledge, where the policy expressly provided no agent could waive its terms.—*Upton v. Travelers' Ins. Co.*, 178 P. 851, Cal.

—Tho the death of a servant did not occur until nearly two years after an accident, and he failed to file a claim as required, held that, under Workmen's Compensation Act, requiring notice within one year after the accident, or, if death results, within one year after death, the claim of the widow of the servant, filed the day after the death of her husband, is within the time.—*O'Esau v. E. W. Bliss Co.*, 174 N. Y. S. 739.

—Cranking causes the largest number of automobile claims, and collisions next. The latter are responsible for over half of the total of claims paid. Skidding and ditching are responsible for nearly a fourth. Such was the 1918 experience of the Travelers.

—Sacramento.—Senate passed senate bill amending workmen's compensation law, reducing the waiting period to seven days.

In the assembly at this session 1117 bills were introduced, also 41 amendments.

—H. V. Burke, of the San Francisco agency for the Bankers Life of Des Moines, recently had a big week when he acquired a new wife and a new car all in the same seven-day period. He says that Mrs. Burke is the best insurance writer in California, as she wrote him for life.

—An oral agreement to insure employer against liability under Workmen's Compensation Law will be presumed to contemplate insurance on the usual terms contained in the company's policies.—*Maryland Casualty Co. v. Industrial Accident Commission of California*, 178 P. 858, Cal.

**COLORADO****Colorado Insurance Legislation from January 1 to April 7, 1919**

Senate Bill No. 106: **Mutuals**—Twenty-five or more citizens may form a corporation to do the business of fire insurance on the mutual plan; certificate of authority to issue when company has applications for insurance from at least twenty-five members and upon not less than one hundred separate risks and has collected premiums in cash equal to not less than twice the amount of any single risk.

A proposed amendment to permit "any domestic or foreign mutual fire insurance company or association authorized in this state to have authority to reinsure (a) with an insurer authorized in this state, or (b) with an insurer similarly authorized in another state showing same standards of solvency, etc., required of companies admitted in this state," was defeated and bill as originally introduced passed.

Senate Bill No. 214: **Broker's License**—Authorizes the issuance to any qualified person, resident in this or any other state, a license to act as an insurance broker upon the payment of a fee of \$10.00.

Senate Bill No. 363: **Defines Group Life Insurance**, declaring it to be a form of life insurance covering not less than fifty employees without medical examination or less than fifty with medical examination, written under a policy issued to the employer, premium to be paid by employee or by employer and employee jointly, provided that when premium is paid jointly not less than 75% of such employees are to be insured. Also provides standard provisions for group policies, reciprocal provisions and exemption from execution.

House Bill No. 226: **Fraternal**—Amends law governing fraternal societies, giving authority for societies to divide their membership into separate classes, each class having a separate form of contract of similar or general plan and maintaining assets or mortuary collections made from members of each class separately and keeping reserve

accumulations of each class separate and distinct.

House Bill No. 227: **Substitutes** the so called New York Conference Amendments for section 23-a of the Mobile fraternal law.

House Bill No. 493: **Rate-Makers**—Provides for the organization, operation and supervision of fire insurance rate-making bureaus, for review of rates and rules fixed by such bureaus; to prohibit discrimination in such rates; regulates all agreements between fire insurance companies affecting rates and empowering the commissioner of insurance to reduce rates. Provides that every fire insurance company authorized in this state shall maintain or be a member of a rating bureau, such bureau to be maintained in this state and may consist of one or more insurers; and when consisting of two or more insurers, shall admit to membership any authorized insurer applying therefor. Expense of bureaus to be shared in proportion to the net premiums, less marine and farm risk premiums, with annual fee not exceeding \$25.00.

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**Colorado Insurance Bills Failing of Passage**

Senate Bill No. 20: **Bonding Fund**—Bill to establish a State Bonding Fund in the office of the commissioner of insurance for the purpose of providing a fund for bonding officers of counties, cities, towns and school districts.

Senate Bill No. 33: **Percentage Tax**—Bill to amend present Insurance Code providing that instead of a flat 2% tax on premiums, an occupation tax equal to 3% on gross premiums; provided that if investment in Colorado securities equals 25% of company's total Colorado reserve then tax would be 2½%; if investment equals 50%, tax would be 2%; if investment equals 75%, tax would be 1½%.

Senate Bill No. 184: **Whole Family**—Bill to provide whole family protection for members of fraternal societies providing for benefits payable at death from age two, \$34.00 to age eighteen, \$600.00:

House Bill No. 291: **Burial Benefits**—Bill providing burial insurance benefits for

minors, by issuance of policies increasing with advancing age, at ages and rates ranging from five years \$58.00 up to age fifteen years \$520.00.

House Bill No. 339: Hail—Bill to create a hail insurance district, a hail insurance board and providing for the payment of losses by a tax on agricultural land in district, and providing for local option districts.

House Bill No. 479: Assessment — Bill to repeal section 60 of the Insurance Code which section prohibits the formation and authorization of assessment life insurance companies in Colorado.

House Bill No. 529: Judgment and Penalties—Bill to provide for the entry and collection of judgment and penalties for non-payment of same against insurance, bonding and liability companies, persons and corporations insuring persons or corporations for pay.

#### Nevada

The new schedule-filing law of Nevada is believed to be unconstitutional. It was attached to the resident agency bill and is not mentioned in the title. In itself and now the new law amounts to nothing more than additional and needless expense. Rates will not be reduced; no company wants to reduce rates on Nevada risks, for the business is not worth it.

#### Sacramento

The senate passed S. B. 708 prohibiting any bank from engaging in the insurance business through a subsidiary organization—as in the case of the Bank of Italy, which has eighteen branch banks. For bill 24, against 12.

P. S.—The assembly passed this bill also.

#### Consolidation

Dallas, Tex., April 15.—The consolidation of the Austin, Commonwealth and International Fire was completed today. Business is still written by the Commonwealth, whose liability is taken over by the Republic Ins. Co. of Texas, with a cash capital of \$1,000,000.

#### Manager for the Royal's New York Office

Frederick W. Day, assistant manager of the New York office of the Royal Insurance Company, has been appointed manager, to succeed Manager Shallcross.

#### Assistant Secretary Haid Temporarily in Charge

Vice-President F. W. Koeckert of the American Eagle, Continental and Fidelity-Phenix Fire insurance companies has left San Francisco, where he has been visiting the Pacific Coast department of the companies for several weeks, and is due in New York early next week, after spending a day or two in Chicago.

Assistant Secretary Paul L. Haid, of the three companies at New York, has been temporarily placed in charge of the San Francisco office until a successor to Secretary A. A. Maloney is selected and installed.

Mr. Maloney will retire from active service May 31st.

#### Have Over 30 Million Assets

Home . . . . .	\$50,291,006
Hartford . . . . .	39,723,889
Continental . . . . .	36,458,187
Alma . . . . .	32,074,778
Great American . . . . .	30,716,447

The London and Scottish may do a fire business on this Coast at an early date.

The Bankers and Shippers, a new New York company, may enter California. It is controlled by the brokerage firm of Wilcox, Peck & Hughes.

Frank Wood, San Francisco (Seely & Co.), died in Los Angeles, last week, of influenza, while on a business trip.

Incendiary.—E. Frank Lubbs, Orleans, Cal., has been arrested by federal officers, on charge of setting fire to a national forest last summer. Frank Scheichler, in the same district, is also under arrest on a charge of incendiarism.

The Arizona Fire wrote \$204,000 premiums last year, mostly new business. It has \$4,159 net surplus, a gain. The company is a little ahead on the year's business.



## NEVADA

**Amending Old Resident Agency Law and  
Adding New and Irrelevant Rate-  
Filing Clause**

An Act Further Regulating Fire Insurance Companies and Providing a Penalty for Violation of the Provisions of Section 1-A of This Act, and to Amend an Act Entitled "An Act Relative to Reinsurance and the Transaction of Business by Fire Insurance Companies or Associations Otherwise Than Through Resident Agents."

(Approved March 6th, 1901)

The people of the State of Nevada, represented in Senate and Assembly, do enact as follows: Section 1. Section 1 of the above entitled act, being Section 1304, Revised Laws, 1912, shall be amended to read as follows:

Section 1. It shall be unlawful for any insurance company admitted to do business in this state to write, place, or cause to be written or placed, any policy of insurance covering property located in this state except through or by a duly authorized licensed agent of such company, residing and doing business in this state; provided, that where the insured calls at the principal office of the company and requests a policy, the risk may be covered, and the policy procured through the duly authorized agent in the territory wherein the risk is located; and provided further, that a non-resident special agent, representing a company licensed by this state, may work with and assist local agents in this state in writing business, but in all cases the local agent is to retain his full commission; provided, that nothing in this act shall be considered as prohibiting duly licensed resident agents from exchanging with each other any lines of insurance business for which such agent is licensed, and paying or dividing commissions on business so exchanged. The license of any insurance company or agent who violates the provisions of this section shall be revoked and no license shall be issued to such company or agent for one year from the date of the revocation of the

license; provided, that this section shall not apply to direct insurance covering rolling stock of railroad corporations, or property in transit, while in the possession and custody of railroad corporations or other common carriers.

Section 1-A. Every fire insurance company, before it shall receive a license or a renewal of a license to transact the business of making insurance as an insurer in this state, must file or cause to be filed in the office of the insurance commissioner its special, specific and tariff rates. Every such company and its agents shall observe its rates so filed, and shall not deviate therefrom when making insurance until amended or corrected rates shall have been filed in the office of the insurance commissioner. Any fire insurance company knowingly failing to observe and follow its said rates may be precluded from transacting any business in this state for a period of one year by the revocation of its license by the insurance commissioner;—*Provided*, that any insurance company charged with a violation of this section shall, before any fine is imposed or its license revoked, be notified in writing by the insurance commissioner of the charges in detail preferred against it, and said notice shall provide a reasonable time not less than five nor more than twenty days within which such company may appear before the insurance commissioner and present evidence and be heard in its own behalf. *Provided* further, that such company may appeal to a court of competent jurisdiction from the order of the insurance commissioner revoking its license, and pending the determination of such appeal such revocation shall be suspended.

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The military Presidio, San Francisco, is noted for its fires. On the 13th an overflow in the oil furnace of Bachelors' building, 3-story brick, caused smoke, fire and alarm. Damage small, scare large.

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The most popular cities in North America are likely to be Mexico City, Montreal and Kaybec (Quebec).

## FIRE

- Ins. Com. Fairchild of Colorado, under the new law, requires by June 28 a classification of Colo. premiums and losses for five years past.
- Manager A. W. Thornton of the London Assurance has recovered from his recent illness and is again at his desk.
- The second 1919 chart to reach us is the Insurance World Chart of Fire and Casualty Companies, 43d year of issue. Contents: Fire cos. reins. or retired since 1913. Ten years' company figures of resources and business each year. Four years' marine co. figures: Canada province and American state commissioners.
- The Kansas insurance czar is not to have his own way, as yet. The companies will mandamus him, to compel his permission to enforce the 10 percent surcharge, the special taxes and extra expenses being even more than formerly.
- The new rate supervision law of Colorado is now in effect.
- The Law Union & Rock organization, staff and management generally will be continued as heretofore.
- Vice President F. W. Koecker of the Continental has been visiting San Francisco. He formerly lived in Denver.
- Manager Lewis of the Palatine and the Union of London is visiting this country.
- S. J. Johnson of Chicago will soon arrive in San Francisco to open a branch for R. A. Corroon & Co. of New York.
- The Detroit National has reorganized.
- E. C. H. Durham, assist. manager at the home office of the London Assurance, is in the United States on his way to Australia.
- The Home and the Franklin's Coast premiums last year amounted to more than \$3,030,000.
- National Board is out for Victory Loan.
- The Home wrote \$2,806,549 Coast premiums.

## GENERAL

- Bogus-check passers are unusually numerous and active on this Coast.
- The business of bank-robbing is flourishing — revolver flourishing.
- The Occidental Life of Los Angeles notifies its agents in its literature, that it is the only company which provides in all its monthly policies full indemnity for sickness when the insured is not confined to the house.
- The man who needs accident insurance, like him who needs life insurance, needs more in these h. c. l. days. Talk it!
- Yesterday, April 18, was the 13th anniversary of the great California earthquake. Santa Rosa and San Francisco suffered from fire—and rebuilt much better.
- Automobile.—Where defendant was negligent in driving his automobile, so that it struck another car, and knocked it into a pedestrian, even if negligence of driver of the other car contributed to the injury, defendant was not exonerated from the result of his own negligence.—*Meech v. Sewall*, 122 N. E. 447.
- The Prudential of England, 70 years old, paid \$25,000,000 war claims. During the recent epidemic this company's influenza claims exceeded war claims in the same time.
- It is perhaps not generally understood that under the terms of section 2 (a) of the Victory Liberty Loan act, the interest received on and after January 1, 1919, until the expiration of five years after the termination of the war, on an amount of bonds of the first Liberty Loan converted, the second Liberty Loan converted and unconverted, the third Loan and fourth Liberty Loan, the principal of which does not exceed \$30,000 in the aggregate, owned by an individual, partnership, association or corporation, will be exempt from surtaxes, excess profits and war profits taxes now or hereafter imposed by the United States, upon the income or profits of individuals, partnerships, associations or corporations.

## LIFE

### SELLING LIFE INSURANCE

#### Some Mistakes You Have Made

You have not made them all, perhaps very few of them, but other agents have made the rest. Possibly a perusal of the list may help the new man to steer clear of errors into which he would otherwise fall. Every man who works is bound to make a slip sometime. The man who has never made a mistake has never made anything. Do you recall having encountered any of the following in your experience?

1. Omitted to get a settlement with the application. Result, the prospect had changed his mind when the policy arrived.

2. Alienated the good-will of the prospect by heedlessly engaging in some heated argument with him about the best form of policy, the vital need of protection, the merits of a rival company, or other insurance or even general topic.

3. Tried to canvass the prospect when and where the interview was momentarily liable to interruption. When the interruption came the good effect of what had been said was lost and that particular canvass was a failure.

4. It was a costly mistake not to keep in touch with your old policyholders, who, as a result, were later written by some other Agent.

5. You wasted valuable time when you jumped into a case upon which a number of competitors were already working and which only one could get in any event. While thus involved a rival agent wrote the man whom you had counted on closing that day or in the near future.

6. Proceeded to explain to an apparently receptive prospect the respective merits of several different forms of policy, with the result that the prospect could not make up his mind just then which to take and so deferred action. Subsequently you found he had lost all interest in the matter—had perhaps yielded to the persuasive words of a rival agent, who, knowing the prospect's circumstances, had selected the policy best suited to his needs and bent all his energies

to placing that particular contract.

7. Became fretted by seeing the literature of a competitor on the prospect's desk and thereupon proceeded to institute a comparison of the two companies, instead of attending to your own case and dwelling upon the merits of your own proposition. Result, the prospect concluded it would be just as well to hear what the representative of the other company might have to say. Accordingly you had a case of competition upon your hands needlessly.

8. Tried to canvass a prospective without having first secured all possible information regarding him, although there had been no lack of opportunity for making such preparations. Learned facts afterward that would have enabled you to present your case convincingly had you known them at the time.

9. Often began the day's work without a definite and adequate list of prospects to canvass, trusting to chance meeting of possible insurants. Almost invariably such days were without profitable results.

10. Undertook to canvass the proprietor of a retail store on Saturday, his busy day. Of course you never made that mistake again.

11. On the other hand, it was a mistake also not to employ Saturday in canvassing such prospects as are especially accessible on that day. In this class are school-teachers, as well as certain professional men who are rather less engaged on Saturdays than on other days. In large cities especially are many office and business men who, with their employees, have the afternoon of that day off.

12. You have often made the mistake of soliciting and accepting an application for \$2,000 when you could just as well have had \$5,000; or you have suggested \$5,000 when it would have been as easy to get \$10,000. Doubtless you have since learned that a prospect is never offended at being "sized up" as a man of means.

There are many other mistakes that agents of little experience make, but by observation and reflection an agent will avoid making the same mistake a second time.—Mutual Life Points.



### How to Get More

W. A. Hinshaw, of Des Moines, made an unusual point (at a Regional school of the Bankers Life) when he explained how he granted the especial and unusual privilege of the right to secure more insurance for all of the men who sign applications for him. He said: "I tell them that I will reserve them the right to get more insurance, and they very often do buy more insurance the next time I see them. I handle my business in such a way that I remit to the home office the cash with every application. I handle my prospect in such a way that I take my prospect to the doctor the minute he has signed the application."

### Follow Up the Deaths in Your Community

Not long ago an insurance company in receiving proofs of a death claim of a man who had been accidentally killed received also from the same agent an application for \$1,000 with a check for \$47 attached. The agent explained that this application came to him unsolicited and that it had happened in this way: The man whose application was received happened to be putting a roof on a barn and witnessed the accident; the sight of it and the tragic circumstances so impressed him that he immediately went to the office of the agent and applied for a \$1,000 policy.

It is the nearness of death and the consciousness of it that makes us want to protect our families against it so far as possible. Deaths are taking place every day in nearly every community and yet how many life insurance men are there who look up the friends, relatives and neighbors of the deceased and try to sell them insurance? Health and accident agents as well as fire insurance men are constantly following this plan; an accident or a fire always creates business, but is it so in life insurance to any extent?

There is of course more or less business written as a result of deaths, but usually it is only in case the deceased held a policy in a certain company and that company's agent followed the matter up to a limited extent. A large percentage of the people

who die do not carry life insurance. Any agent who cannot find enough prospects could secure all he could possibly handle if he merely followed up the death notices systematically, whether acquainted with the deceased or not. It is not necessary that a man carry life insurance to make his case an example of its need and value; the lesson will be brought home all the more poignantly if he did not have life insurance. The cases of the men who die who did not have life insurance are not followed sufficiently close by life insurance salesmen.—Bankers Life Bulletin.

### Give Them the A. B. C.

If your prospect—no matter who or what he is—wanted to buy a horse, all he'd want to know would be "Is it sound, will it do the work, what will it cost?" He wouldn't want to be bored with an explanation of the anatomy of the horse, the location of its numerous bones, nerves and organs.

Neither does your prospect want to be bored with actuarial formulas, mathematical problems, etc. He's a man with a head full of private business and family problems, a far busier man than he looks. He wants and has time for only the A. B. C. of your proposition. He wants it put to him in its very simplest, most condensed form.

Cut out the bones, nerves and organs talk! Substitute strikingly clear and burningly direct application to his particular case—not throw it at him as a general proposition, a medium sized hand-me-down garment supposed to fit any sized two-legged male. Show him a hand-made garment cut and made especially to fit him, one (a proposition) that you have designed especially to answer his very special needs (in the life insurance line).

Brains sell life insurance—not trotting around giving a hand-me-down talk that your man has heard from some rankly incompetent supposed-to-be agent that "canvassed awhile then quit."

Be a brightener, not a blighter, of your own condition. Act on the A. B. C. talk plan. Fit your man so finely that he will insist on "wearing the suit right out of the

store" just as you've fitted it to him, just as you have actually made him like it.—  
Weekly Bulletin of Mo. Life.

#### Why the Agent Failed

He wasn't neat in his appearance.  
He lacked dignity in his bearing.  
He used no tact in introducing himself.  
He was late in keeping his appointment.  
He did not believe in his own proposition.  
He didn't know the fine points of his own policies.

He offended the prospect by undue familiarity.

He made a bitter attack upon his competitor's policies.

He relied on bluff instead of solid argument based on facts.

He got lost in the forest of details and couldn't stick to essentials.

He had been out with the boys the night before and showed the effects.

He couldn't answer questions and objections intelligently, concisely and convincingly. He tried to close his prospect before he had worked him up to a point of conviction.

He didn't know his business when he made the approach; didn't talk clean-cut business after he got in; didn't make it his business to fight all the way through; and didn't do business before he left.—Bankers' and Brokers' Gazette.

#### Believe in Life Insurance

The man who sells life insurance and does not heartily believe in it, as a safe and necessary investment and protection, will never succeed. He can not convince if he is unconvinced.

If he "believes in life insurance" he will carry a policy if insurable. And then he will understand it as an investment, as a contingent estate, as family protection. His attitude of "approach" can never be that of one who asks a favor but rather as one who confers a benefit.

It is well for the solicitor to know the first principles of life insurance, as a sound and honorable business undertaking. Such knowledge gives him confidence in himself in all circumstances, and makes him a

thorough believer. It is not necessary that he should know anything of the mathematical or actuarial part, for that is technical and may be confusing.

#### Union Mutual Life Insurance Company

The 69th annual statement of the Union Mutual of Maine is in every way satisfactory. By not considering applications from young men who had any prospect of entering military or naval service the company escaped many deaths from influenza, an epidemic particularly severe in training camps. Only seventeen claims were due to warfare and only seventeen other claims due to influenza and pneumonia while in some branch of the service. Death claims were less than in the previous year.

Assets increased to \$19,425,064. The gross surplus is virtually the same as in the year before. Income increased to \$3,234,700. Receipts in excess of disbursements also increased. Insurance in force (\$65,551,297) made a gain, as also did new insurance written. New business is now notably increasing, the war being over.

#### Producers

We are printing from time to time mention of good producers and the amounts. These items should be stimulating to life insurance sellers. They can do what others have done.

Recent qualifiers for 1918-1919 Field Club of the Mutual Life include—\$200,000 section: W. B. Moore of Los Angeles, and 23 others; in \$100,000 section, J. R. O'Donnell of Albuquerque, R. W. Edgington of Seattle, and 48 others.

C. H. Gelo of Mason City, Iowa, was the winner of the Fieldman's trophy of the Bankers Life of Des Moines for the month of March, during which he produced \$124,500 of paid for business.

The New World Life's ratio of actual to expected death losses was 141 percent or four times the rate in 1917.

Metropolitan Life subscribes for \$30,000,000 Victory Loan, \$1,000,000 to be credited to San Francisco (Pacific Coast) head office.

**GENERAL****Rumor Officially Denied**

The Pacific Coast branch of the Atlas Assurance Company, of London, has been officially advised, by cable, that there is absolutely no truth in the rumor of the proposed amalgamation of the Atlas and another company, as published in the New York Journal of Commerce. This official denial has been made public in New York.

A similar baseless rumor was circulated several years ago.

**West Coast Life Election**

At the annual meeting of the stockholders of the West Coast-San Francisco Life Ins. Co., at San Francisco, April 3, General John A. Koster, one of the leading business men of the city, was elected president, succeeding C. O. G. Miller, who succeeded Tom Miller, now in the East. The recent president remains in the service of the company as a member of the board of directors.

Charles W. Helser, Francis V. Keesling, Victor Ettienne Jr. and T. C. Tognozzine were elected vice presidents. George D. Clark was elected treasurer, succeeding Bernard Ford. Gordon Thompson was elected secretary and actuary, and H. F. Dear and George F. Limbock, assistant secretaries. Many of the elections were re-elections. The board of directors was re-elected.

**Texas Company Swallowed**

The Great Southern Life of Texas has been absorbed by the International Life of Missouri. The G. S. had \$75,800,000 in force, or more than the company which swallowed it. Some days there will be no more moribund companies to be swallowed. What will the International then do for a living? Possibly it will then be itself swallowed.

Covington Hall, Dallas, Tex., wrote a letter to the atrabilious Nation, New York, in which he charged the sheriff of Sacramento county, Cal., "with atrocious inhumanities inflicted on I. W. W. prisoners." As our papers had said nothing about such

punishment I wrote the sheriff but have received no answer. I suspect that the sheriff must have given the firebugs a shower bath.

**At the Rate of 24 Per Cent**

The Fireman's Fund has increased its quarterly dividend from \$5 to \$6 a share, payable out of interest earnings.

**Local Agent Dies at 78**

Charles S. Barney, local agent at San Rafael for half a century, died on April 2, aged 78 lacking one month. He is survived by his wife and son, Lieut. Charles R., now in France. The deceased came to San Rafael in 1855. He was a native of Maryland.

**War Claims**

The Pacific Mutual Life Ins. Co. is paying all war death and permanent disability claims in full, regardless of when the policy was issued; and it is returning all war-hazard premiums. There were no extra premiums on policies in force when Congress declared war against Germany.

**Sun Insurance Office U. S. Branch**

In 1918 the Sun in this country entered the 4-million class in premiums, advancing from \$2,903,720 to \$4,003,550, virtually all being on fire business. Assets by a gain of about \$556,000 rose to \$5,862,308. Reinsurance reserve gained some \$734,000, a gain which indicates a large amount of new business. An underwriting profit was made. This oldest company in the world is represented by C. A. Henry.

Ira N. Thompson, representing the Bankers Life of Des Moines in the Imperial Valley of California, has taken on a partner in the person of his son, C. R. Thompson, who has just been released after seventeen months of war service in aviation.

No Tax Exemption After Fire.—A New Jersey law exempting from taxation building and land actually used for charitable purposes ruled to not exempt such land whereon the buildings had been destroyed by fire. 105 A. 726.



## MISCELLANEA

### Employers' Liability Assurance

#### \$25,000,000 Premiums

The total premium income of this big London company last year was \$25,000,000. At home this company now writes both fire and marine insurance—nearly \$3,000,000 premiums. The miscellaneous accident and casualty premiums last year were over \$22,000,000. The premium gain was nearly \$8,500,000.

### War Risk Insurance Bureau

#### 150 000 Unclaimed Certificates—Correct Addresses Wanted

More than 150,000 men in the army or the navy, and insured by the United States Government through the War Risk Insurance Bureau, have failed to claim their insurance certificates.

The war and navy departments have sent telegrams to all camps and posts and all naval stations, requesting that all men in the service who have not received their insurance certificate, take steps immediately to secure these certificates from the Insurance Division, Bureau of War Risk Insurance.

The non-delivery of these certificates (and of checks) was brought about by the failure of many men to state in their applications an address to which the certificates should be mailed. In many other cases addresses given were insufficient and in still other cases changes of address made the delivery of the certificates impossible.

Men who have not received their certificates of insurance should communicate with the Bureau of War Risk Insurance, Washington, D. C., stating their full name, rank, army serial number, organization, address at the time of application for insurance, present address and the address of the beneficiary to whom the certificate is to be sent.

A beneficiary in an industrial accident policy has no vested rights. 105 A. 775.

### Aviation Insurance

Thirty British companies may soon write aviation risks, covering damage to machines, freight and property, and accidents to passengers and aviators, and all liability damages.

### Death of President John Rogers Hegeman

The death of President Hegeman, president of the Metropolitan Life Ins. Co., though he had been an invalid for many years, came suddenly on Sunday, April 6. Affectionately known at the home office as "Governor," and throughout the field as President Hegeman, he was looked upon by the 20,000 members of the company staff as the Father of the Metropolitan. On the 18th of this month he would have reached the age of 75 and in June would have passed 49 years as an officer of the company. In collaboration with the late President, Joseph F. Knapp, he built up the company from a small and relatively insignificant business corporation to one of good size and great promise when in October, 1891, on the death of Mr. Knapp, he was elected president. The company's assets were then less than fourteen millions, its weekly debit about \$220,000, its yearly income about \$11,500,000 and its business in force \$258,000,000, of which less than \$4,000,000 were ordinary policies. When he was elected president, he called to his side as vice-president the present incumbent of that office, who was of counsel for the company and with whom he had been intimate in business relationships for over fifteen years. Thus the two have been associated for over 45 years. He lived to see the assets multiplied nearly seventy times and the business in force become the largest of any company in the world—four and a half billions,—the industrial weekly income multiplied eight times and the ordinary business in force grown from four millions to over two billions. The early years were anxious, and called forth all of his great powers and his unrelenting industry. His health began to fail some fourteen years ago, and he was obliged to lessen his activities, and for some years had been practically in retirement.

## MARINE

**Marine Fire Coverage**

The question is often asked by fire insurance men, why marine companies write fire insurance on merchandise while on docks and in warehouses, and in many instances at rates far below the fire tariff.

The question is one that is easily answered.

It is impossible for the merchant doing an export or import business to properly protect himself, unless the inland risk and the fire risk at the point of debarkation or embarkation, as the case may be, is included in his marine policy.

For instance, a merchant in New York is selling a bill of goods to a merchant in Manila. When the goods are ready to be shipped, the merchant takes his documents, consisting of invoices, bills of lading, etc., and his policy of insurance, protecting the shipment, to the bank and promptly obtains an advance.

The goods and the documents are now out of his hands and the transaction, so far as he is concerned, is a closed incident. The documents are then forwarded by the bank to their correspondents at the point of destination where the consignee is in a position to obtain possession of the goods by taking up the draft.

Naturally the bank will not advance money against goods unless reasonably certain that collection will be made from the consignee and the guarantee, so far as the marine and fire hazard is concerned, is furnished him by the shipper through the marine policy. As the shipment may be lost at any time after leaving the shipper's warehouse, either through a railroad peril, by fire on the dock at point of embarkation, or by a peril of the sea while water borne or after delivery on the dock at point of debarkation, it is necessary that the policy, in order to make the transaction possible, must protect the goods accordingly.

The marine underwriter has therefore found it necessary to include in his policy what is known as the "warehouse to warehouse clause," which reads as follows:

"Including (subject to the terms of the policy) all risks covered by this policy from shippers' or manufacturers' warehouse until on board the vessel, during transshipment, if any, and from the vessel whilst on quays, wharves, or in sheds during the ordinary course of transit until safely deposited in consignees' or other warehouse at destination named in policy."

The fire insurance agent or broker must not get the impression that this fire risk is one that is willingly assumed by the marine underwriter for a rate which, as above mentioned, is in many instances below the fire tariff rate, in order to secure the fire insurance. It is just the reverse.

The marine underwriter would gladly give a very substantial proportion of his premium to be relieved of the fire insurance feature of the risk, were it feasible to do so. However, as it is a physical impossibility to keep track of shipments, the marine underwriter is in constant fear of a serious dock fire on which it is impossible for him to know his liability until after the loss occurs and therefore impossible to cover himself fully by reinsurance.

The fire underwriter is always able to limit his liability in any one particular building or locality and it is only through some clerical error that he has an overline, and he lives in constant dread of some such contingency arising. The marine underwriter, however, owing to the fact that numerous steamers may discharge their cargoes on one dock or into one warehouse, may have an enormous value at risk—how much he never really knows—and his frame of mind, therefore, when a big dock fire is reported, can easily be imagined.

The marine underwriter would gladly confine his underwriting to strictly marine business and leave the fire portion to the fire underwriters, were it at all possible.—The Fireman's Fund Record.

California.—Steam schr. Tahoe lost 300,000 ft. of its deckload of lumber.

Steam schr. Santa Monica lost its deckload of lumber, sent overboard to save the little vessel.

## FIRE AND MARINE

### 58 Per Cent Marine Loss Ratio

An increase of \$2,230,000 in marine premiums was made by fire companies in this country in the grand total. Virtually all this gain was made by U. S. branches of foreign companies.

The grand total was \$101,334,383.

Losses paid were \$58,754,008 or 58 percent of the premiums. American companies' loss ratio was 59.5 percent.

Some companies paid out more for marine losses than they received as marine premiums.

### Government-Built Wooden Ships

Insurance on new wooden ships built and sold by the government, according to a Washington dispatch, is being offered by underwriters at from  $1\frac{1}{2}$  to  $3\frac{1}{2}$  percent, a reduction of more than one half war time rates. Government is selling these ships at \$145 per deadweight ton, or about \$20 per ton less than cost.

It is possible that fifty ships will collide with automatic contact "escaped" floating mines laid by Germans, Allies and Americans. At least 100,000 of such mines were anchored by the belligerents during the four years' war.

The Atlantic Mutual wrote \$6,684,891 premiums in 1918. Premiums not terminated on January 1, 1918, \$1,072,551. Total, \$7,757,442. Losses paid during the year, \$4,105,974; less \$2,186,919 salvages and re-insurances, leaving net \$1,919,054. Premiums marked off as terminated from January 1, 1918, to December 31, 1918, \$6,756,508. Interest and rents, \$635,752. Expenses, \$996,020. Six percent dividend paid on outstanding certificates of profit. On earned premiums of 1918 a dividend of 45 percent payable in May. This company specializes. Assets, \$16,823,491.

The shr Matthew Turner made the trip from the Philippines to San Francisco in 100 days, and passed through a typhoon.

### The Home of New York Appoints Pacific Coast Marine General Agent

Geo. H. Tyson has been appointed Pacific Coast marine general agent for the Home Insurance Co. of New York, the appointment dating from April 1st. Mr. C. A. Hulme will be the marine branch manager.

The Home will be associated with the Great American Insurance Co. of New York and the Phoenix Insurance Co. of Hartford in their marine department, at 220 Sansome st., San Francisco. The addition of one of the leading American companies to this agency will make this marine department one of the strongest marine underwriting agencies on the Pacific Coast, with first class facilities for handling large lines. Total assets represented exceed \$100,000,000.

The past year was hard on Pacific Coast marine underwriters. Losses were unusually numerous and the aggregate was very large. Some twenty-three sailing vessels from coast ports to coast or foreign ports were lost. The new wooden ships have been a source of loss and such risks are "viewed with alarm."

Bark Montauk from Manila to San Francisco fought typhoons and leaks for 89 days. Open seams let in water at rate of 2 inches an hour.

The floating mine hazard is likely to continue for some months, as many mines have broken loose and are drifting. Such a floating mine may have sunk the missing U. S. ship Cyclop.

Alaska.—The Allen A., cod catcher, wrecked April 3, a \$25,000 loss.

Chicago.—Great Lakes hulls rate is \$3.75 with valuation increased \$4.00 a ton.

Foreign Manager Lauchlin Sinclair of the North British & Mercantile and United States Manager Cecil F. Shallcross are expected in San Francisco within a day or two. It is expected that successors or a successor to Berdan & Osborn will be appointed soon by these gentlemen.

The Atlas was established four years before the battle of Waterloo.



### The Canton

The Canton Insurance Office has \$250,000 capital, \$3,320,218 assets, and \$2,447,292 net surplus. In the year under review it received \$2,891,074 gross and \$1,797,891 net premiums.

The Canton is represented in this field by the old commercial firm of Parrott & Co., whose marine insurance department is under the management of E. L. Barry as manager.

### Law Union and Rock U. S. Branch

In this country this old London company has \$1,420,948 assets, of which about \$800,000 is surplus. An underwriting profit was made.

The home office has over \$50,000,000 assets. In Great Britain the name of the company means more than in this country; for Rock stands for the impregnable Gibraltar; Union and Law are also symbols of strength and permanence.

H. H. Smith is the manager of the Pacific Coast department.

### Star Fire

This is the new name of the Liverpool & London & Globe of New York, a company organized in 1897 to protect the name of the great Liverpool company, because at that time any one might copy the name of a foreign company.

The Star Fire is growing. Last year there were notable gains in assets, reserve, surplus and premiums. The policyholders' surplus is nearing a million dollars.

Present agencies of the Law Union & Rock in this country will not be disturbed if the control of the company passes to the London & Lancashire.

1887-1897—Ten years of the best of Now and Then will be issued in book form by the Glens Falls and sent to agents of the company. Epigramma Cunninghamma will of course be among the contents.

Oakland.—Pacific Excelsior Co. plant, High and East 10th, burned April 16. Damage \$8,000.

### Hartford Fire Insurance Co.

Last year was a great one for this 109-year-old. Assets gained over \$5,000,000. Premiums gained over \$5,200,000. The re-insurance reserve gained \$3,354,568. This in itself indicates much new business.

It was profitable business in 1918. The net surplus gained \$1,016,134. A handsome underwriting profit was made.

The Pacific department is in charge of Dixwell Hewitt, general agent.

### The Bank Lobby Loses

SACRAMENTO

The MacDonald senate bill amending the law against banks engaging in insurance business, so as to apply to the Stockholders' Auxiliary and like evasions, was passed by both senate and assembly.

Fireman's Fund stock is \$400 a share (\$100).

Home F. & M. stock is \$363-8 a share (\$10).

With a view to guiding business men, as well as general readers, and especially boys and girls who take an interest in ships and the sea and other lands, the United States Shipping Board has had compact lists of good books compiled by the staff of the Free Public Library, Newark, N. J., an institution with a national reputation for its business reading service.

The Birmingham Fire is of Pittsburg—not Alabama. The Spectator Chart shows for ten years an average of 52.3 percent losses incurred and 50.9 percent expenses paid—a total of 103.3 percent of the premiums. Interest earnings average \$40,000 or 8 percent on an average of \$520,000 gross assets. Dividends paid average over \$22,000 or 11 percent a year. One Henning is president and another Henning is secretary. How do they do it?

A new inheritance tax bill at Sacramento reduces the tax on large inheritances from 30 to 20 percent. This bill should make the author Kehoe popular with insurance journalists with large families.

### *THE COMING EXODUS*

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As soon as peace is declared and transportation becomes fairly normal we may look for a very extraordinary exodus of Americans with assured incomes. Conditions of living in this country will not for years and possibly never become what they formerly were; and Europe and Asia and South America, and possibly Mexico and Central America will offer great inducements in lower living cost, in cheaper travel and amusements, and in personal freedom. Taxation and rents and food prices will be lower south of the Rio Grande and in Japan and China.

France and Belgium and Italy, scarred by war, will be great show places; and thither throngs of Americans will go. The richer Americans will remain for years, as we believe.

This exodus of Americans, we venture to estimate, will amount to 3,000,000 persons, who will, collectively, spend in foreign lands an average of \$18,000,000 daily or nearly \$3,000,000,000 a year. Such absenteeism will be very harmful to American material interests.

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### *UNIONIZED, THEY STRIKE*

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Busy, designing labor agitators, paid good salaries and living only by agitation, are doubling platoons of firemen and unionizing them, thereby collecting large sums as dues to pay the salaries and auto-upkeep of the union officials.

Like clockwork the firemen's unions demand increased pay, shorter hours, more holidays, to add to the high cost of living, and there being no city money to pay the additional and unjust cost, the firemen, obeying the union oligarchy, promptly "strike" and leave the city at the mercy of the flames.

All over the country, north and south and east and west, union firemen are doing this, just as bolsheviki would do. Their loyalty is to irresponsible agitators, not to the people.

Cincinnati is the latest example. There, 436 union firemen have struck, demanding the reinstatement of four firemen discharged for cause.

What is needed is state and national legislation prohibiting any governmental or public utility employee from allying himself with any organization to which he owes greater allegiance than to the people who pay his wages.

## MISCELLANEOUS

## State Compensation

Washington.—Edson S. Lott in an open letter to H. L. Hughes, chairman of the Washington industrial insurance commission, asks:

“Have you not recently given an injured workman entitled to compensation a

‘Not Sufficient Funds Warrant’

to be cashed by his employer, because you did not have sufficient funds on hand out of which to pay the compensation due him?”

Mr. Hughes, “a political appointee” who denies the charge of politics in the commission, has not answered this question.

## Insurance Canceled on “Pro” Enforcers

Moonshiners and bootleggers in Virginia are such good shots and so active, and the officers employed to enforce the prohibition laws are so active and unpopular, that the mortality of the insured is like that of an epidemic.

Insurance rates are therefore inadequate, and one company, the Fidelity & Casualty, has canceled all its risks written on the prohibition department of the Virginia state government.

The federal court has just ruled that the state government can not lawfully search railway passengers passing through the state. According to press reports, the C. h., without warrants, have been rudely awakening men, women and boys and girls, in their berths, and searching them and scattering their garments, to find evidence of a flask of mountain dew or other forbidden wine of corn or rye or grape.

The results have been fights, shootings, wounds, murders, and also thefts in the sleepers.

A decrease in industrial accidents may be due to a decline in industry and number employed.

Lloyds underwriters at London may be sued for \$15,000 loss by a San Francisco society in an outdoor opera some time ago. The Lloyds men have not paid.

## FIRE

## Home Insurance Company of New York

Over \$6,500,000 gain in premium income was made by the Home last year. The total of \$31,598,247 is the largest fire and fire-marine premium total in this country. By a gain of over \$6,240,000 the assets have reached the grand total of \$50,291,006, which is the largest total of fire and fire-marine assets in this country or in the world.

Reinsurance reserve, by a gain of about \$3,270,000 rose to \$23,559,949. Capital is \$6,000,000, net surplus is \$15,256,704, making the surplus to policyholders over 21½ millions, a gain of \$2,255,453. A good underwriting profit was made.

## Field Men

For the Geo. H. Tyson companies K. R. Lainer succeeds Douglas Parker at San Francisco.

At Billings, Mont., Gilman M. Camp succeeds W. M. Paine of Butte.

At Salt Lake City Richard Orlob is a new appointee.

San Francisco.—F. C. Staniford's title (Norwich Union) is superintendent of the auto department.

Bruce Kaltz has resigned as special for the Evans companies.

Helena.—P. B. Churchill is the successor of S. W. Haight, for the Norwich Union.

Los Angeles.—W. L. Wallace is special agent for the Norwich Union in this field.

Denver.—Herbert Cobb Stebbins succeeds A. L. Tefft, for the Norwich Union Fire.

C. D. French, state agent for the fire department with headquarters at Helena, Montana, is visiting the home office of the Fireman's Fund.

H. M. Newhall & Co. have added Ralph P. Thornton, W. W. Keith and George M. Parrish to their field force, with headquarters in San Francisco.

The Hartford Fire has added C. S. Abbott to its field force, at Butte, Mont., where he succeeds John C. Clarke.



## LIFE

—

**Luncheon to Horner**

The Life Underwriters' Association of San Francisco gave a lunch to Warren M. Horner, of Minneapolis, today. Some 90 men and women were present.

It was an overflow meeting, into every corner, this gathering to meet Mr. Horner. Several managers were present, two of them wearing gray hair. Two ladies were there. Several of the younger representatives wore wrist watches; others smoked their cigarettes through long, beautiful holders.

After the salad and pot roast—the only “roast” and nary a toast—came the dessert and an introduction to the guest of honor, Mr. Horner, of the Metropolitan and Minneapolis, Minnesota, who then gave his message of hope.

He had been in Pasadena, where he was disillusioned. Everybody at the tables was all expectation. But there was no explanation.

Was the deficiency one of inefficiency or insufficiency? The frosty weather, the oranges, the “dry” atmosphere, or the wet oases?

The speaker was solid for consolidation of all interests for the good of the nation and for the life insurance business. Notwithstanding the dismal predictions which he had heard down East and out West, of state insurance, and federal insurance, and of socialistic-bolshevistic destruction, he believed that the future was bright with the prospects of great life insurance and general business prosperity. Anyway, he was teaching his son to be a life insurance solicitor because it is the greatest business in the world.

Mr. Horner gave an after lunch talk of a very practical kind and received the prolonged applause which he deserved.

Mr. Horner has charge of the group and partnership department of the Metropolitan Life for Minnesota, and is a writer as well as an underwriter.

Robert Lee Stephenson presided as chairman, and asked the members to pledge

themselves to do as well for the 5th Liberty (Victory and last) Loan as they did for the fourth.

**Haley Fiske Elected President**

The board of directors of the Metropolitan Life Insurance Company announces, that at its regular meeting held on the twenty-second day of April, 1919, it elected president Haley Fiske, who has been connected with the company for nearly forty-six years, and its vice president for over twenty-seven years.

**Much Insured Man Takes Poison**

James C. Remick, of New Orleans and Portland (Or.), said to have taken out \$150,000 life and accident insurance within a year, making his total insurance \$400,000, died April 7 soon after an automobile accident. It now transpires that he died from poison, taken apparently with suicidal intent.

The Oregon Life reports 1918 as its best year. Over 4½ million new business written, all within the state of Oregon. All policies have been relieved from the war lien, and the company is refunding to beneficiaries of war policies the 10 percent charge for the extra hazard. The war mortality experience was unexpectedly favorable.

General Agent Isaacs of St. Louis—Get There with Eli—advertises that he will give all policyholders of his agency free a thorough medical examination by his company's medical examiner, “your physical condition may be impaired by colds, pneumonia, influenza.” Good idea.

A Massachusetts bill provides that mutual life insurance companies be authorized to create additional surplus and write also health and accident insurance.

Bureau of War Risk Insurance report is on page 277.

Advances of from 5 to 10 percent have been made in rates by the Prudential.

## CHIPS

—The Hartford Fire's live stock department manager, R. H. West Jr., is visiting this Coast.

—The Tokio Marine & Fire has appointed Miller, Henley & Scott to represent it on this Coast for fire business.

—Only about 4,000 American soldiers in France married French girls, says Stars and Stripes. This is about .01 percent.

—The Sterling Fire made sterling gains in assets and premiums in 1918 and made an underwriting profit. It is now a 2-millionaire. Dixwell Hewitt is the general agent in this field.

—An office that doesn't fitly reward and, as opportunity comes, advance good and loyal employees must expect to lose them to wiser offices—and perhaps lose business too. Verb. sap.

—The Prudential Assurance of London has \$566,821,805 assets. This life company is preparing to engage in fire and accident business also.

—10,000 American women die yearly of cancer of the breast, needlessly if treated at once. At least 75,000 persons die every year of this disease in this country. So says Dr. Frederick L. Hoffman.

—New York. — General Manager Alfred Dent of the Liverpool & London & Globe will visit this country in May.

—General Manager George Chappel, of the home office of the Royal, is in New York, to appoint a successor to New York Manager Cecil F. Shallcross.

—Influenza Experience.—Out of the 246 notices of death received in the last quarter of 1918, by the Union Mutual Life, 139 were caused by influenza and pneumonia, the aggregate of insurance being \$179,-819.62. Of the foregoing, 6 occurred while in military service. Twenty-seven of the influenza or pneumonia deaths were at ages under 30, sixty-seven were between 30 and 40, thirty-one were over 40 but had not reached 50, and the remainder of fourteen were above 50.

—The Southwestern Automobile is organizing at Los Angeles.

## MISCELLANEOUS CHIPS

—The bill to transfer the control of the California Industrial Accident Commission funds to another commission or to other officials failed of passage.

—San Francisco.—Casualty Underwriters' Board has elected Joy Lichtenstein of the Hartford Accident chairman.

—The Burglary Insurance Underwriters' Assn. has elected Fred M. Cotter of the Royal Indemnity president.

—Chicago.—Plate glass commissions are now limited to 25 percent class 1 agents, and to 20 percent for all other agents and brokers.

—Evidence that deceased employe paid his mother \$8 a week when working, which enabled her to run the household, consisting of herself, her husband, the son, a daughter, and other children, more easily than after she was deprived of son's contribution, held legally sufficient to show that his mother was partially dependent on her son within Workmen's Compensation Act, although her husband was alive and not incapacitated.—Grant v. Kotwall, 105 A. 758.

—Golf.—Some of the Bay cities' handicaps of insurance men are: 10 A. J. Owens; 11 Alex Field; 12 N. D. Hawks, C. J. Okel, W. W. Potter; 13 D. Duncan, J. M. Kilgarif, E. Parrish; 14 H. C. Keith, C. C. Kinney, T. J. A. Tiedemann; 18 F. M. Avery, W. J. Dutton, Dixwell Hewitt, E. P. Spengler, Rollo V. Watt. This list is incomplete.

—Autocratic monopoly compensation insurance was defeated in Minnesota.

—The New York senate has passed the bill to Germanize the people—providing for compulsory health insurance and forcing the poor man to lean on the government like a Bolshevik.

—The Standard Accident leads in health and accident premiums in Hawaii.

—The Employers Liability leads in liability premiums in Hawaii.

—The National Surety leads in surety premiums in Hawaii.

## GENERAL

### Leadership Achievements

The Mutual Life of New York calls attention to its three leadership achievements—

The American Experience Table of Mortality.

The Contribution Plan of Surplus Distribution.

The Continuous Instalment Policy.

### Influenza

Had the influenza epidemic lasted a year the deaths therefrom (and from its pneumonia) in this country would have amounted to 1,500,000 and for the entire world 25,000,000.

It is believed there will be a recurrence next winter, but one not so severe.

### Phoenix Assurance Co. U. S. Branch

Very handsome gains in assets, reserve, surplus and premiums were made by the Phoenix Assurance in this country last year. The 5-million class was entered as to assets and the 2 million class as to surplus. A good underwriting profit was made. Premiums have gained regularly for several years past. E. C. F. Knowles is manager for this Coast.

### Marine

Captain L. H. Turner, marine surveyor of the Fireman's Fund, has been placed in charge of the lining and loading of vessels carrying Grain Corporation cargoes out of San Francisco. This applies to all shipments insured by the Grain Corporation.

The Atlantic marine department is now in charge of the new firm of F. H. & C. R. Osborn, 37 Wallstreet, New York. Through this office will be handled all the Great Lakes and Atlantic marine business of the Fireman's Fund.

### Liverpool & London & Globe U. S. Branch

Over \$900,000 gain in assets, about as much gain in reinsurance reserve and in premiums. Entered the 17-million class in American assets, the 11-million class in premiums and 12-million class in income. Good underwriting profit made last year, as in previous years. The United States department is prosperous as usual.

### Automobile

Wedded.—James A. Fogarty, connected with the automobile claims department of the Fireman's Fund up to the time of his enlistment in the Naval Reserve, was married April 20th to Miss Katherine Elizabeth Keller of San Francisco.

The Atlas opens an automobile department on this Coast in May.

Captain Joe D. Wheeler, formerly special agent in Texas for the Fireman's Fund automobile department, is visiting the home office at San Francisco this week. Captain Wheeler left the insurance field in August, 1917, and, after serving several months in a camp in the States, left for France, where he saw service in the American drives at St. Mihiel and the Argonne Meuse. After a visit to friends and relatives in Indiana and Texas, he expects to again take up his duties in the automobile department of the same company.

### 40 UNINSURED

John J. (Father) Doyle, automobile adjuster of the Fireman's Fund, reports that in a recent garage fire at Sacramento of 81 cars stored, over 40 were not only destroyed but uninsured.

John O. Cadman, a well known San Francisco insurance man, has left the hospital and is now at home. He was injured when the taxi in which he was riding was struck and overturned by another automobile.

Glens Falls "Sparkling Spray" — Epigramma Cunningham—on page 280.

L'Argus of Paris of 30 Mars and 5 Avril reaches us on April 29.

The Norwich Union has subscribed for \$25,000 Victory Liberty notes.



**Microbes Used by Insurance Swindler**

A report appeared in one of the London dailies last week about a certain Paris insurance gentleman being charged with the foul crime of insuring people without their knowledge, and then poisoning them with drugs or microbes, with a view to realizing the policy money. We have not seen much published regarding this case, owing probably to matters of greater moment being dealt with just now in the French capital. But we seem to remember similar cases on the Continent in times past, and even in India. At one time Vienna was a hot-bed of such ghoulish adventurers, and similar cases have not been unknown in this country and America. Dr. Bom-baugh's book, "Stratagems and Con-

spiracies to Defraud Life Assurance Companies," gives many such startling cases, and something in the nature of a companion volume is "Annals, Anecdotes and Legends of Life Assurance," by John Francis. It would be thought that in the present times such a crime as that reported from Paris could not have recurred. However, as long as life lasts there will probably always be persons ready to rob an insurance company as they would defraud railway companies.—Review, London.

**100 Years Old**

On August 19th the Ætna of Hartford will have been in business 100 years.

# The Pacific Mutual Life Insurance Company

of California

*The Only Old Pacific Coast Company*

**Offers SUPERIOR OPPORTUNITIES  
to High Class Salesmen**

**See for an Agency Contract in California**

*Managers for Life Department*

*Managers for Accident Department*

**KILGARIF & BEAVER,**

**F. A. STEARNS,**

Shreve Building, San Francisco

Shreve Building, San Francisco

**JOHN NEWTON RUSSELL, Jr.**

**The PASCHALL-JONES CO.**

Pacific Mutual Bldg., Los Angeles

Story Bldg., Los Angeles

**Paid-for Life Insurance, \$208,647,520.00**



**FOUNDED 1868**

**Assets**

**\$45,432,695.61**

**Capital and Surplus**

**\$5,039,328.50**

## CHIPS

—A Knickerbocker Victory poster portraying Corporal Harold W. Roberts' great sacrifice (that of his life for another soldier, when only one could escape from the submerged tank), was contributed by the Board of Fire Underwriters of the Pacific. This poster covered nearly a page of the S. F. Chronicle of today (April 25).

—The Providence-Washington gained nearly \$581,000 in assets and over \$600,000 in premiums, and added over \$400,000 to its surplus. It now is in the 6-million class in premiums and the 7-million class in assets.

—The Reliance shows improvement. In ten years' totals of losses - expenses and premiums are even. Last year there was an underwriting profit.

—The Republic Underwriters had a very profitable year.

—Elsewhere we mention evidence of slow mails. We are glad to now say that the U. S. Review of Philadelphia of April 18 arrived on April 24—the first time within seven days for quite awhile.

—On Silver island, near Sausalito, Cal., home of Walter J. Barnett burned, with loss of \$10,000. B. was vice president of the late lamented and peculiar California Safe Deposit bank, which paid 14 cents on the dollar, after the state bank examiners said it had \$2,600,000 capital and surplus. He was indicted.

—There is no truth in the report that Assistant Manager Lange also retires from the Pacific department of the Continental.

—The Phoenix Assurance leads in automobile premiums in Hawaii.

—Local agents should favor companies which advertise in the insurance press; for such insurers are noted for liberality in adjustments and promptness in the payment of losses. The insurance press is somewhat like underwriters' boards, in service to the business of insurance.

—Accident ruling as to holidays is on page 277.

—Six mutuals failed item is on page 277.

—Supt. Heineman, of the accident department of the Occidental Life of Los Angeles, is making a good showing, with his H. P. C. men. Although it is reported there are 15,000 idle men in Salt Lake City, good accident business is being written there.

—Several small life companies, it is said, are feeling their way toward a consolidation.

—The Agricultural (represented by Edward Brown & Sons) gained over \$863,000 in premiums and over \$594,400 in assets last year. Net surplus gained.

—The American of Newark (represented by Balfour, Guthrie & Co.) gained over \$1,521,400 in assets and over \$1,057,000 in premiums last year.

—The Home of New York writes riot and civil commotion insurance.

—Captain Joe Wheeler of the 315th Ammunition Train has an astounding tale to tell of the incalculable value of the motor truck in transportation of ammunition. With no officers under him and a body of men in number from six hundred to twelve hundred, he brought up all the ammunition for the Argonne fight. For two weeks the radiators of his 300 trucks were never cold and he pays a splendid tribute to the courage and devotion to duty of his men.

—The Automobile of Hartford gained about \$2,646,000 in premiums and \$1,949,663 in assets. An underwriting profit was made.

—Manager W. L. W. Miller, of Miller, Henley & Scott, has returned from New York.

—A. W. Follansbee, Jr., marine secretary of the Fireman's Fund, is on a trip to Puget Sound and adjacent territory.

—"Homer nods"—and also Dickens, who mentions the "language of the Swiss." He often says "bran new" though what's new about bran is unknown to the man who says "brand new." By the way, Dickens uses the slang "I don't think," as "Pecksniff is a fine man, I don't think."

—Two vacant houses, 1358-1364 O'Farrell st., damaged by fire, April 7.

# Queen

Insurance Company  
Of America, N. Y.

ASSETS, (JAN. 1, 1919)	.	.	\$ 14,457,150
NET SURPLUS,	.	.	4,660,450

Gross Assets <sup>JAN. 1</sup> 1918 \$130,669,361

Fire & Marine Assets 60,917,071

Net Surplus - - 20,356,455

Transacts Largest FIRE  
Insurance Business of any  
Company in the World



## Newark Fire Insurance Company

ESTABLISHED 1811

ASSETS, - - - - - \$2,777,425.00

SURPLUS TO POLICYHOLDERS, - 1,055,592.00

*ROLLA V. WATT, Pacific Coast Manager*

*FREDERICK B. KELLAM, Asst. Manager*

*H. R. BURKE, Asst. Manager*

ROYAL INSURANCE BUILDING, SAN FRANCISCO

SPECIAL AGENTS—Frank M. Gilcrest, J. K. Urmston, J. B. Walden,  
D. L. Stewart, C. D. Gabrielson, E. P. Eldred, J. H. Banks, F. J. Perry,  
R. S. Folger, Matt B. Evans, W. H. Ticknor, J. H. Martin, C. A. Luhrs  
(automobile).



## GENERAL

## Great Lakes Naval Training Station

At a meeting in the Metropolitan Life building assembly room Chaplain Bell, describing life at a government naval training station, told this:

Some of the Southern fellows were not so keen about the place; those who arrived in the winter especially, when the snow was piled up so thick and so high that you had to blow your auto horn before turning the corner of the street even with no houses about. In the midst of all this snow, a Texas ranger came up to me and said, "I heard tell your ancestors got a good part of this here land from the Indians." I said, "They did." He said, "I heard as how they got it in exchange for some beads." I said, "I do not doubt that." "Well," he said, "I just wanted to say that I don't know what the value of those beads was, but whatever it was, your ancestors got stung."

Where lumber was loaded on the deck of a vessel, but the bill of lading did not contain a notation of that fact, and the shipper was unable to recover on a marine policy because it was written on the theory that the lumber was between decks, held that, though the policy was in excess of the value of the lumber, the shipper may, where the ocean carrier was at fault in failing to make a notation on the bill of lading showing where the lumber was loaded, recover an amount not to exceed the amount which otherwise would have been recoverable on the policy, with interest.—81 So. 76.

H. E. Pearce of the Seattle marine department has just made a week's visit at the home office of the Fireman's Fund.

They do say that Tokio rhymes with Ohio.

Imagine a Japanese pronouncing Ohio "Oh-yo," just as we say "Tok-yo."

War psychoneurosis it is now and not shell shock. Men who never left training camp are found to have "shell shock."

## The Knell of the Life Assurance Bonus

From Insurance and Financial Gazette, Dublin

According to The Review, the good old life assurance bonus, the scheme of life assurance with profits, is doomed; it is but a matter of time when it shall be as extinct as *Didus ineptus*, commonly known as the dodo.

Its passing was predicated by our contemporary as far back as 1897, yet, strange to say, it is still with us. It seems that the accuracy of the actuary is on the verge of being reduced to an exact science; that with miraculous prescience he will be able to calculate the exact cost of life assurance, and with this preternatural development bang must go the bonus.

To arrive at this acme of perfection it will be necessary for the actuary to have absolutely reliable data as to longevity, the measure of surrenders, the trend of interest extending over long periods, and the guarantees of fixed values of securities.

To make him quite happy; to render his calculations unassailable; to enable him to guarantee the payment of claims as they fall due, it will be his privilege and duty from fixed causes to deduce fixed results.

When these conditions prevail, then and not one day sooner will bonuses go bang.

Needless to say that day has not yet risen above the horizon; until it does bonuses will appeal to and their distribution continue to gladden the hearts of the policyholders.

To cut persiflage, there can be no such thing as certitude about life assurance; its practice calls for margins of safety; these margins must be substantial enough to take into account and provide for all probable contingencies. Thus is created the source from which surplus is derived.

As now carried on life assurance is purged of the element of gambling.

The alternative is something in the form of assessmentism, of assessmentism the public is sick at heart.

Life assurance with profits is with us, it is a fixture, and is as such bound to remain.

The Palatine bought \$50,000 of Victory Liberty notes.

**FIRE**

The wilful willies of the Mission of San Francisco—the wooden Mission district—caused to be introduced in the “mill” at Sacramento a bill providing for insurance by the state any kind. Thus would new jobs be created for the vote gatherers—and the fire underwriters be punished for keeping politics out of the San Francisco fire department. The bill authorized the legislature to appropriate state funds as a loan to carry on any kind or all kinds of insurance—and lose it.

**9 Mutuals Failed**

A way back number of the Coast Review contains a list of 32 suits in King county, Wash., courts brought by loss claimants against Washington fire mutuals. They were filed from August 28, 1901, to March 9, 1908. All but one of the ten defendants have since failed.

**CASUALTY**

Kansas City.—The Employers Indemnity and the Kansas City Casualty will merge, the latter being the absorber.

**Holiday Ruling**

Where an accident policy expired on October 12th, a legal holiday, Civ. Code, § 10, declaring the time in which an act provided by law to be done is computed by excluding the first day and including the last, unless a holiday, when it is excluded, and section 11, providing that when the particular day on which an act is to be done is a holiday it may be performed upon the next day, do not render insurer liable for an accident happening October 13th; the accident not being an “act” within these sections.—178 P. 851.

**GENERAL****Bureau of War Risk Insurance**

The Bureau of War Risk Insurance completed the issuance of all checks which fell due during the month of March on time. During the month a total of 1,159,623 checks were mailed, consisting of 1,062,566 allotment and allowance checks, 77,677 insurance checks, and 19,380 compensation checks. These checks represented an approximate total of \$39,148,323.05.

Issuance of checks by the Bureau is now practically current. Checks that fell due on April 1 are being written and will be mailed before the end of the month.

It is impossible for the Bureau to assure that any given check will be issued at the same time each month. All checks are issued between the first and last days of each month, but the order in which they are mailed is not the same each month, and there is no method by which the Bureau is able to make certain that any person will receive a check due at the same time each month.

To date the Bureau of War Risk Insurance has issued more than 2,000 miles of checks. During the first sixteen months that the Bureau was in operation from the date of its establishment, Nov. 1917, to March 1, 1919, there had been paid out by the Bureau more than \$418,855,585.63. This sum represented payments of allotments and allowances, insurance and compensation. The most of this money has been paid out to the families and dependents of soldiers.

Of the total amount disbursed during the first sixteen months the Bureau paid out \$401,093,588.89 in allotment and allowance payments. Insurance checks were issued to a value of \$11,675,492.86 while compensation checks totalled \$3,086,503.88.

The work of issuing millions of checks each month was a gigantic task and presented a considerable problem to the disbursements division during the early days of the Bureau. When the Bureau was first organized all checks were written on typewriters, and then passed through the hands of two clerks who checked for errors.

As the number of checks which were to be issued each month became greater it was seen that the typewriting of individual checks was too cumbersome a task. Ninety-six graphotype machines were installed and used for writing plates for the checks which were later printed on an addressograph machine. The plates are kept in the same order in file cases as the award cards which furnish the basis for computing the amount of each check each month. Every change which is recorded on the award cards is also recorded on the plates. When the checks are printed a duplicate sheet is also printed, which is used for checking purposes. One machine and two girls now turn out about twenty thousand checks a day, an operation which formerly required the work of nearly one hundred employees.

During the early days of the Bureau the signing of checks was done by hand, each check being given a single signature. The first step to improve this procedure was the installation of

a device by which five checks were signed at one time. A method has now been devised by which twenty checks will be signed at one time by one operator. The signatures on all checks are actual pen signatures, but a mechanical device reproduces the signature.

As demobilization of the military and naval forces proceeds the issuance of checks of allotments and allowances decrease. The personnel and machinery which has been created to handle this work will be utilized in the work of handling converted insurance.

---

#### The Stop the Clock Fiction

The lawful time of the 1919 session of the legislature of California having expired at midnight, April 22, the clocks of the two houses were stopped at 10 p. m. At midnight a recess was taken, and the senate and assembly met on April 23d to dispose of the remaining 200 unfinished bills.

---

Through their National Automobile Underwriters' Conference, fire, marine, and fire-and-marine companies have appointed a representative committee to make an early report on aircraft insurances against fire, theft, collision, property damage, etc., marine companies of course being particularly interested in the hazards of the aerial transportation of various kinds of things.—Southern Underwriter.

---

Gold mining in California has received a fillip by new gold discoveries.

San Francisco's street sweepers are now paid \$5.00 per day. One of them may be the next mayor.—Old Crusty.



Help  
Finish  
the Job!

Invest in the

VICTORY  
LIBERTY  
LOAN  
NOTES.

Compliments of the HOME INSURANCE COMPANY, New York  
Elbridge G. Snow, President

## GENERAL

## Glens Falls Sparkling Spray

It is no evidence of underwriting aptitude to write papers that accomplish an increase of intricacy.

Keep in touch with your local fire and water-works departments and with such advice as makes for their efficiency—in fact, be tactfully active in matters pertaining directly or indirectly to your business and try to be recognized as an authority worth consulting and being listened to, and by your public service make the public your debtor.

Some self-made men have made good, but other some betoken arrested development.

There are too many future tense men even in the insurance business.

At an insurance convention, whispering—"Why does the speaker keep his eyes shut so much?" "Tender hearted chap—don't like to see us suffer."

Pride may go before a fall, but if it stays by it will help you to rise again.

Some men do not know how happy their homes are when they are not there.

'Tis said that a fool and his money are soon parted; the wonder is how they ever got together.

"Fireproof Construction" is going out of use in accurate speaking and writing. "Fire resistive" is about the size of our best building achievement.

A special agent saw unsatisfactory indications in a recently appointed agent and decided to avoid future trouble by promptly discontinuing his agency. The agent urged a further trial, suggesting that the time had been too short to form an opinion of him.

The Special ended the discussion by saying: "When I find an egg is bad, as I do sometimes in my all-sorts of hotel breakfasts, I don't have to eat the whole of it to make sure that is bad."

Fire occurred in flooring under a gas range. The single board floor under the stove was covered with about an inch of cement composition and the stove stood on an iron frame that raised it some four

inches above the floor; but this space was enclosed by metal which prevented the circulation of air beneath the stove. It seems that the heated confined air under the stove penetrated the composition covering to the underlying wood.

When a man "along in years" asks you to guess his age, remember that he expects you to take off ten or a dozen years from what you think his age is—so be diplomatic in your guess.

An unsuccessful traveling salesman joined the navy and got lots of orders.

The handsome girl who married a famous war aviator proved that a queen can take an ace.

A claimant for a fire loss in which there was evidence of his criminal complicity, complained to the agent who issued the policy of the delay in payment of the insurance. His guilty conscience was not much eased by the agent's replying with some emphasis: "You are surely going to get what's coming to you."

A wind, which by no means reached the ferocity of even a hurricane, tore off a small part of a dwelling roof which could be repaired at a cost of \$15 to \$20; but, the heavy rain accompanying the wind drenched the interior of the dwelling to the cellar, causing a damage of nearly \$900 to walls, decorations and household furniture. Fortunately the owner had windstorm insurance.

A special agent reporting his visit to an unsatisfactory agency, which he discontinued, said among other things, "As another evidence of his slouchy indifference to his business, I find among the accumulated 'debris' on his desk nearly a year's gathering of a very good insurance journal in unbroken wrappers, unopened, unread, and perhaps unpaid for."

"Yes, I believe in signs," said the insurance agent, "for I like to have people know what business I am in and, well, like to have them know some of the companies I represent."

"Socialism," says a colored philosopher, "am like playin' poker all night and dividin' up all der chips in the mawnin' wid yer 'sociates.'"

**FIRE**

Coast fire loss ratio, with increased premiums, may be the lowest for many years—perhaps as low as 30 percent. This is not on an earned premium basis.

The following appeared some time ago in the Coast Review:

The Bank of Italy may find that it has antagonized not only 600 San Francisco insurance brokers but 20,000 Coast insurance agents also. That might not be pleasant, and the loss to the bank might be far more than the commissions made and saved.

"We have put one over on the insurance brokers. We have just been appointed the general agent of an insurance company, and all the profits will go to our stockholders. No broker will get any commission on our bank property insurance."

This country is nearing the day—24 hours—when the average fire loss will be \$1,000,000.

**LIFE**

The new business of the Bankers Life of De Moines for the first quarter of 1919 is approximately \$20,000,000, as compared with \$10,000,000 for the first quarter of 1918. March was a record month, with over \$7,000,000 of business, and the first ten days of April are ahead of the first ten days of March. If the present rate continues, the company will write over \$80,000,000 of business for this year.

Where agent, having authority to accept defaulting premium, accepts premium with knowledge that payment was being made after default, such knowledge was imputable to the company, and forfeiture was waived. —Pacific Mut. Life Ins. Co. v. Hayes, 80 So. 834.

The Home Life of New York had 106 percent losses to expected, or about double the 1917 death rate.

**Fire                      Automobile                      Marine**

**COMMERCIAL UNION**  
**ASSURANCE COMPANY, Ltd.**

OF LONDON, ENGLAND

Subscribed Capital . . . . .	\$ 14,750,000
Paid-Up Capital . . . . .	1,475,000
Total Cash Assets, Gold . . . . .	67,581,595
Total Liabilities, including re-insurance reserve . . . . .	56,390,685
Cash Surplus to Policyholders . . . . .	11,190,910
Total Amount of Claims Paid . . . . .	198,018,581

**Assets in United States Held by Trustees, \$12,444,648**

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE  
PACIFIC COAST BRANCH OFFICE

**558 Sacramento St.**

**San Francisco**

**E. T. NIEBLING, Manager**

**R. C. MEDCRAFT, Assistant Manager**



**HAVE YOU A LINE?**

At Auburn, Cal., the Walsh brothers now own both the Freeman and the Auburn hotels.

Benicia, Cal., is having a new \$30,000 movie building, by W. B. Crooks.

**FIRE****Appraisers' Reward Set Aside**

The company's appraiser and the umpire agreed on loss as \$9,547; the insured's appraiser found the loss to be \$28,904. Insured then sued for \$31,982. Sound value was in the neighborhood of \$35,000. Court ruled that jury could set aside award made by appraiser and umpire and find a

verdict for plaintiff in excess of such award, despite policy conditions. "Un-biased jurors could draw inferences to sustain the charge of fraud." Missouri supreme court sustained.

**GENERAL****The Old Folks Were Wise**

Feed a cold and starve a fever, if you have either, is a good old saying, which we're praying you may never forget when you've met the noo floo doo next fall. That's all.

Now we have Liberty bonds, Liberty Life, Liberty Fire, Liberty steak and Liberty cabbage. Everything but liberty, growls Old Crusty.

**FIRE ——— MARINE ——— AUTOMOBILE****FIRE AND AUTOMOBILE INSURANCE**

**Pacific States Fire Insurance Company** Of PORTLAND, Oregon

**Independence Insurance Company** Of PHILADELPHIA, Pennsylvania

**MARINE INSURANCE**

**The Ocean Marine Insurance Company, Ltd.**

Of LONDON, Eng.

**The London Assurance Corporation, (Marine Dept.)**

Of LONDON, Eng.

**The Westchester Fire Insurance Co., of NEW YORK (Marine Dept.)**

**H. M. NEWHALL & CO., General Agents**

**THOMAS S. DEERING, Manager**

**NEWHALL BLDG., N. E. Corner California and Battery Streets, - SAN FRANCISCO**

*Twelfth Edition*—

**PACIFIC FIRE MANUAL**

— *Twelfth Edition*

**WITH COLORED DIAGRAMS**

**WITH REVISED FIGURES**

**\$10 PER DOZEN, WITH DONOR'S NAME PRINTED ON TITLE PAGE**

**MUTUAL FIRE LEAFLETS INSERTED**

**Single Copies, \$1.00**

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**122 Halleck St., San Francisco**

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# CONNECTICUT | WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

## HARTFORD

## NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,**  
**MANAGER**

**FRED'K S. DICK, Assistant Manager**

## PACIFIC DEPARTMENT SPRINGFIELD

**F. & M. Ins. Co.**

*of Springfield, Mass.*

Largest Fire Insurance Company Chartered by the State of Massachusetts  
Incorporated 1819

Total Assets	\$ 13,224,033 34
Total Liabilities	10,698,313 46
Net Surplus	2,525,719 88
SURPLUS TO POLICYHOLDERS,	\$5,025,719 88

*150 Sansome Street, : San Francisco*

**GEORGE W. DORNIN, Manager**      **JOHN C. DORNIN, Asst. Manager**

**SUPERINTENDENTS OF AGENCIES**

**F. J. R. WEBBER    GEO. C. CODDING    J. E. CRANDALL    C. H. ANDERSON**  
**FRANK H. YOUNG    RALPH G. STICH**

### Slow Mail

On the 22nd we received the U. S. Review of Philadelphia of April 11. On the same day we received the Insurance Press of New York of April 16. Philadelphia, it appears, is 6 days

east of New York.

The Southern Underwriter of Atlanta of April 17 reached us on April 23, a period of 6 days, which is just about right. But what is the matter with Philadelphia?

## Automobile — Fire — Strike — Riot — Sprinkler Leakage — Explosion INSURANCE

PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1821

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

RICHMOND INSURANCE COMPANY

Organized 1836

**WM. W. ALVERSON, Manager**

**HAROLD JUNKER, Assistant Manager**

**266 Bush Street, - - - - San Francisco**

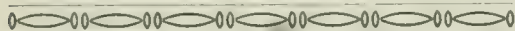
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SAN FRANCISCO**

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LOS ANGELES**

**Special Agents —** Portland:—W. E. Helfrich, Ward S. Jackson, San Francisco:—T. B. Clarke,  
W. T. Booth, Los Angeles:—E. R. Honsinger

**TERRITORY:—** Alaska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho  
Montana -- Hawaiian Islands

**Insurance Placed Anywhere in the United States and Dominion of Canada**



## VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital, . . . . \$500,000 00

Net Surplus, . . . . 381,516 72

Surplus to Policyholders, . . 881,516 72

Cash, Bonds and

Secured Loans, 1,201,591 14

Other Assets, . . . . 157,642 33

Total Assets, . . . . 1,359,233 47

J. F. CARLSTON, PRESIDENT

Underwriting Department

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER



## AUTOMOBILE

An automobile collision on a Washington highway caused one gasoline tank to explode. Several of the riders were painfully burned, one seriously.

## Life Policy Buyers Are Invited

To Send to  
The Coast Review,  
San Francisco,

FOR RECOMMENDATIONS

*of Three Surely Solvent and Lib-  
eral Life Insurance Compan-  
ies, and of Three Fitting  
Forms of Policies or  
Contracts*

**FREE**

State Age ( about ) of Self and of De-  
pendents for whom Protection is wanted

**WE MAY BE ABLE TO SERVE YOU  
WELL AND WITHOUT COST. IF  
YOU ARE INSURED DO YOU KNOW  
FOR HOW MUCH ?**





# ATLAS

*Assurance Company*

(LIMITED)

Of London, England

With which is Incorporated the

**Manchester Assurance Co.**

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

**FRANK J. DEVLIN, Manager**

**T. H. PALACHE, Assistant Manager**

## PUBLISHER'S PONTERS

We have laid the foundation for our History of Coast Insurance by naming companies, officers and agents, and their offices, in the past two or three issues. We earnestly invite the assistance of the older men in the business. No doubt they recall many things which deserve recording—personal, professional and or peculiar. Take your pen in hand and confer a favor on the younger men of Coast insurance.

## FIRE

### GASOLINE FIRE

Lancaster, Cal., April 17.—Fire started in a dwelling extended to the Lancaster hotel and wiped it out. Mrs. Burt's drug store and the B. C. McMurray mercantile store, in hotel building, were burned. Loss \$20,000. Cause of fire, explosion of gasoline stove.

Frankel, Barney, San Francisco, Mar. 15, 1919. Fire in basement, 988 Market st. Stock "entirely destroyed" but covered by ins.

# ARE YOU PLEASED?

## IF NOT, SEE

# US

**POLICIES UP TO THE MINUTE  
LIFE, ACCIDENT and HEALTH,  
OCCIDENTAL LIFE INSURANCE CO.  
OF CALIFORNIA**

**"THE DURABLE"**

**MERCHANTS NATIONAL BANK BLDG.,**

**LOS ANGELES, CAL.**



## New York Underwriters' Agency

*Established 1864*

**Representing Cash Assets of over \$34,654,000**

**F. M. BRANCH, Manager**

**H. R. MANN Jr., Assistant Manager**

**Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO**

**SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—**

**V. H. Quitzow, 339-41 Sansome St, San Francisco —A. C. Anderson, 239 Van Nuys Bldg., Los Angeles**

**W. B. MEIKLE, President and General Manager**

**JOHN SIME, Asst. General Manager**

## BRITISH AMERICA ASSURANCE CO.

**OF TORONTO**

**(INCORPORATED 1833)**

**( FIRE )**

**United States Assets . . . . . \$2,192,173.14**

**Liabilities in United States . . . . . 1,419,245.79**

**Surplus . . . . . \$772,927.35**

**MILLER, HENLEY & SCOTT,**

**340 California Street, - - - San Francisco**

**General Agents for OREGON, WASHINGTON, ALASKA and HAWAII**

### Building

The U. S. department of labor has gathered statistics indicating that in despite of high cost of labor and materials there have been large build-

ing gains in areas adjacent to large cities, the March 1919 total being 30 percent above the average for six years. Large cities have not yet resumed building in any noteworthy degree.

## CAPABLE MEN CAN ALWAYS BE WELL PLACED

Much desirable territory is ready for Agents who can deliver policies in satisfactory volume. Inquiries about localities will have careful attention.

### UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

Address **ALBERT E. AWDE**, Supt. Agencies

**GEO. ELLIOTT HUNT**, Manager

1002 Shreve Bldg., Post St. and Grant Avenue  
San Francisco, Cal.

**T. H. McALLIS**, Manager

917 Board of Trade Bldg., Fourth and Oak Sts.  
Portland, Oregon

**P. B. DUREN**, Manager

307 - 308 Boston Block, : Seattle, Wash.

**J. E. EVANS**, Manager

Davis Chambers, 615 Hastings St., W.  
Vancouver, B. C.

## National Liberty Insurance Company of America

Incorporated Under the Laws of the State of New  
York in 1859

Statement, January 1, 1919.

Cash Capital, - - -	\$1,000,000.00
Assets, - - - - -	9,609,646.00
Liabilities - - - - -	7,214,228.11
Net Surplus, - - -	2,395,417.89
Surplus for Policyholders	3,395,417.89

HEAD OFFICE

62 WILLIAM STREET, NEW YORK

### FIRE

Gridley, Cal.—Fire destroyed wooden bridge of railway near here.

Secretary “Alphabet” Miller of the National Association of Agents will visit California within a fortnight, and meet as many leading agents as possible.

Retiring Ellis Gray Richards, for nearly twenty years U. S. manager of the North British, was presented with a great clock and with a bronze pedestal lamp, by the office staff and field men.

### ACCIDENT

Ten percent bonus and prizes to twenty leaders are being offered by the Travelers.

### GENERAL

K and W do not belong to the Spanish alphabet.

In 1896 gasoline sold for 6 cents a gallon.

### Liberty Follows Depression

Emerson says it is a peculiarity of human nature that when forbidden to do this and that it is at once seized with an irresistible desire and resolution to do the forbidden things, especially when they restrict or kill personal liberty. Thus come rebellion, war and destruction.

Livermore, Cal., April 12.—Fire in Union High school had the building in danger awhile but volunteer firemen got it under control. It started in the storeroom.



**AMERICAN CENTRAL** INSURANCE COMPANY  
of St. Louis Established 1853  
Assets, \$4,142,834 Surplus to Policyholders, \$2,032,736 Losses Paid, \$32,271,012

**ST. PAUL** F. & M. INSURANCE COMPANY  
of St. Paul, Minn. Established 1865  
Assets, \$12,288,618 Surplus to Policyholders, \$4,895,060 Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

**MERCANTILE** F. & M. UNDERWRITERS  
of St. Louis  
Assets . . . . . \$4,142,834  
Surplus to Policyholders 2,032,736

**MINNESOTA** UNDERWRITERS  
of St. Paul  
Assets . . . . . \$12,288,618  
Surplus to Policyholders 4,895,060

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

**BENJAMIN GOODWIN, Manager**

*Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.*

**FIRE**

**EXPLOSION**

**AUTOMOBILE**

## FIRE ASSOCIATION

Of PHILADELPHIA

Cash Assets, - \$13,481,581.02 Surplus to Policyholders, - \$3,599,623.24

## Philadelphia Underwriters

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$40,755,189.48 Surplus to Policyholders, - \$13,473,116.40

**F. M. AVERY, Manager**

*Pacific Coast Department: 242 - 244 Sansome St., San Francisco*

Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;  
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.

### Scornful

From an English story: "He'll have him in the Fleet prison, as sure as ever a dice has four sides."—Boston Transcript.

Surely, B. T., every die has four sides if it has six.

A thousand years ago eggs sold at the rate of one cent a dozen. In China they now sell at 8 to 10 cents a dozen—something like our January prices apiece.

### Fire Losses

There appears to be little reason so far to expect the fire loss experience of 1919 to be any better or worse than in 1918. No very large losses have occurred in the Pacific West, where unusual rains have helped to minimize fire damage.

### So's a Good Cook

A good book is a pearl beyond price.

The world needs a *a dens ex machina*.

## THE SPIRIT OF THE WEST IS THE SPIRIT OF WEST COAST SERVICE

It is Virile and Aggressive — It includes Strength and a Healthy  
Enthusiasm — Above all other things SERVICE  
is the dominant factor



Increases made by the WEST COAST LIFE during 1918 were :

Ordinary Insurance in Force . . . . .	\$4,400,193 00
Admitted Assets . . . . .	406,016 39
Addition to Deferred Dividend Fund . . . . .	54,356 00
Annual Dividend Fund . . . . .	25,126 00
Added to Unassigned Surplus . . . . .	33,466 31

WEST COAST SALESMEN are PROSPEROUS and HAPPY

A few attractive openings in the field are available for experienced life underwriters of ability and integrity who are seeking a profitable connection. If YOU are in that class and the above record of results interests you, write to

CHAS. W. HELSER, Vice President, 376 Pine St., San Francisco

For Sale at the Coast Review Office Only

## “FIRE INSURANCE”

By

*Yours truly,  
Wm. Sexton*

The late Wm. SEXTON wrote the signature, of which the above is a facsimile, when he was nearly 84 years of age. The letters are entirely free from any indication of trembling.

Strong Paper Cover, . . .	One Dollar
Flexible Cloth Cover, . . .	One-Fifty
Red Pegmold Cover, . . .	One-Seventy-Five

For Sale by the Coast Review, 122 Halleck st., San Francisco

Phrases

“Haunting echo.”

Australian wheat is selling in India  
at \$1.38 a bushel f. o. b.

## FIRE INSURANCE DEPARTMENT

**BALFOUR, GUTHRIE & CO.**

GENERAL AGENTS

### PACIFIC DEPARTMENT

AMERICAN INSURANCE CO., Newark, N. J.

CALEDONIAN INSURANCE CO., Edinburgh

CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.

NORTH CHINA INSURANCE CO., LTD.

QUEENSLAND INSURANCE CO., LTD.

ROCHESTER DEPT. GREAT AMERICAN INS. CO., N. Y.

UNION INSURANCE SOCIETY OF CANTON, LTD.

SCOTCH UNDERWRITERS DEPT. CALEDONIAN INS. CO.

CORNER CALIFORNIA AND SANSOME STREETS, SAN FRANCISCO

### FIRE

New York.—The Fire, Marine and Liability Brokers' Association has adopted resolutions condemning a bill proposing new rate-regulation, and probably killing the existing rate-making organizations and causing the insolvency of a number of needed companies.

### LIFE

V. F. Houda, a bank cashier at Kimball, S. Dakota, heads the paid-for leaders of the Bankers Life of Des Moines for the first quarter of 1919, with \$257,500 to his credit. His best competition was afforded by G. F. Murrell of Pittsburgh, whose paid-for total for the same period was \$248,000.

### ACCIDENT

#### 5 Years for Mail Misuse

Joseph Marion Morgan, with aliases, is in the Atlanta penitentiary for five years, for using the mails to defraud, as agent for remote accident companies. He habitually mailed fictitious accident claims under policies of

fictitious persons in remote places. His companies authorized him to adjust the claims and deliver the bank checks. He "adjusted" the fictitious claims, received and "forged" the payees' "names," and pocketed thousands of dollars.

### GENERAL

In last week's bank clearings of the country San Francisco ranked 7th, Seattle 17th, Los Angeles 18th, Portland 20th, and Denver 22nd.

#### Money—Is There Inflation

American money circulation in 1812 was \$8.00 per capita.

In 1848 it was \$11.00.

In 1861 it was \$14.00.

In 1870 it was \$17.51.

In 1880 it was \$19.41.

In 1900 it was \$26.93.

In 1913 it was \$34.56.

In 1919 it is \$53.00.

Nearly half the deaths during the epidemic period, everywhere, were caused by influenza and consequent pneumonia.



**NORTHERN  
LIFE**

INSURANCE CO.

Northern Life Building  
SEATTLE, U. S. A.

D. B. MORGAN,  
President

Reserves and Surplus to Policyholders  
**\$1,685,000.00**



HOME OFFICE, SEATTLE, U.S.A.

**A GOOD POLICY  
"3-in-1"**

LIFE  
HEALTH  
ACCIDENT

**ONE POLICY  
ONE PREMIUM**

Protection to you while  
living, and to yours  
afterwards

Good Agency Contracts  
to Reliable "Live" In-  
surance Men.--Write today

### **MORE POWER TO YOU**

*The more push there is behind you the more power you have. We furnish the push. This push is the help we give our men. No other life insurance company does as much to insure the success of its Field Force. Ask any Bankers Life man, or write*

**BANKERS LIFE COMPANY,**  
*Des Moines*

### **NEVADA**

#### **Great Nevada Mining Revival**

Miners and stock brokers and all Nevada people are excited and enthusiastic over recent rich mining developments at Tonopah. Austin and Goldfield are also sending out favorable reports. From Virginia City also come reports of a good strike in a Con.-Virginia shaft, some tons sampling an average of \$165, nearly half gold.

### **CALIFORNIA**

#### **Water**

San Francisco.—Spring Valley rates under the meter system are less than formerly, for half the consumers.

There is a minimum charge of 65 cts for "meter service" or inspection, plus the amount for water consumed.

San Diego seems a bit unlucky for your Uncle Sam's ships.

### **FIRE**

The Foncier of France and the Colonies is entering U. S. for re-ins.

#### **Lost a Good Man**

The London & Lancashire, in Illinois, gains Charles W. Good as state agent, and the Niagara loses this good man.

The Federal withdrew from Kansas because of foolish and too burdensome legislation.

### One of Our Soldier Boys

Sergeant Gordon R. O'Neill, M. C., touring northern California with the Victory Liberty Loan Trophy Train, is said to be the youngest American to receive a decoration on the battle fields of France.

O'Neill is one of the marines who took part in the famous drive at Chateau Thierry. It was here that he was disabled and here also that he won the Legion of Honor from the French government.

O'Neill was but 17 years old when he heard the call to arms. He was too young to enlist for service in the infantry, so he went as a trumpeter. In this capacity he arrived at Verdun. When the Americans had lost a large number of snipers, the boy was given the opportunity he wished and as a volunteer sharp-shooter he went to Chateau Thierry.

It was while sniping from a shell hole following the drive which pushed the Germans back from Paris that he was wounded for the second time and was incapacitated. So accurate was his marksmanship that the Germans shelled his position and finally reached him. For eleven hours he lay unconscious in No Man's Land. As a result of his injuries he has suffered paralysis in his left shoulder and arm but he has lost none of the vim and fire that made him a good marine.

Bakersfield, Cal.—Ernest Paul Fischer, a native of Germany, will be tried on the charge that he made secret attempts to persuade the negroes living in this vicinity, during the war, to capture and burn this city. Fischer, who is 60, will be tried next month in the federal court of this district.

### Coast Review Protective Association

San Francisco, April 22. — Apartment house s. w. corner First avenue and California st. damaged by fire at noon today.

Max Lepkojes, 4724 California st., had a strange fire there this morning (April 1). A neighbor saw smoke and fire on both floors, as "Lep" came out the door, dressed, carrying out his bedclothes. The neighbor it was who called out the fire department. The patrolmen found that the fire had been started in six places on two floors by the cabinet-maker tenant. Bottles uncorked filled with alcohol were found scattered about on both floors. Lepkojes is under arrest charged with arson.

Mrs. Larson, the owner, says Lepkogas is innocent, she is sure, and that the incendiary was a former occupant who was an I. W. W. She received a threatening letter three days before the fire at 2724 Clay st.

Acquitted.—M. Samgochian, Fresno, was acquitted of the charge of setting fire to his tomato cannery.

Grass Valley, Cal.—Julia, wife of C. C. Manion, dairyman, is under arrest, charged with setting fire to ranch house which her family had been ordered to vacate. She was seen on the place just before the fire which destroyed the house.

P. S.—Mrs. M. was acquitted.

Oakland.—In the S. F. O. Terminal Ry. car yard at the foot of 40th st. a car was found on fire, April 8. Paper and wood ablaze were found in the vestibule, indicating an incendiary attempt. Police say the fire was part of an I. W. W. plot to destroy the twenty cars in the yard. Fire extinguished with nominal damage.

Lockeport, Cal.—New Home hotel, owned by Chas. O. Busick, Sacramento has been ordered closed for a year, by the authorities.

How these Russians love one another! A lie is usually the defense of weakness.

## The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

### ANNUAL STATEMENT, DECEMBER 31, 1918

Assets . . . . .	\$17,275,631 60
Liabilities . . . . .	13,354,721 13
Capital . . . . .	1,000,000 00
Surplus over all liabilities . . . . .	2,920,910 47
Losses Paid to Dec. 31, 1918 . . . . .	65,527,177 84

#### THE COMPANY'S LINES

Fidelity — Surety — Accident — Health — Disability — Burglary — Robbery — Larceny — Theft — Plate Glass — Druggists' Liability — Owners' and Tenants' Liability — Employers' Liability — Public Liability — Steam Boiler — Fly Wheel — Workmen's Compensation — Automobile Liability — Property Damage and Collision — Physicians' Liability — Teams' Liability.

PACIFIC COAST DEPARTMENT — California: CHAS. J. BOSWORTH, CHANNING B. CORNELL, Resident Managers, Merchants Exchange Bldg., San Francisco. Washington and Oregon: SEELEY & CO., 111 S. 14th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland

## THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$36,968,335.00

### THE LONDON UNDERWRITERS

SPECIAL AGENTS---C. W. Rohrer, LOS ANGELES; Gus. J. Roth, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

A. W. THORNTON, Manager

J. M. MENDELL, Assistant Manager

G. E. GOGGIN, City Manager

WM. H. HACKETT, Supt. of Agents

PACIFIC BRANCH—369 Pine Street, SAN FRANCISCO

## BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1918. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket. Paper cover \$1.00

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts, 3 copies 25 cts, dozen \$1

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published



## CASUALTY

## Strange Accident

Mr. R. E. C., an accident policy-holder of The Travelers, residing in Greenville, Mich., was instantly killed while working on his automobile.

While adjusting the carbureter, Mr. C. attempted to remove an extension lamp cord lying across the hood of the car. Instead of grasping the handle of the lamp he took hold of the wire netting which guards the bulb. His son saw a flash of fire, and his father fall.

An examination showed that the tail of a boy's kite had become entangled in the high tension wires running from a pole across the road to the transformers outside the garage and

the loose end hung down and came in contact with 220 volts wires running from the transformer back to the main line. The cloth being wet from the recent rain caused a leakage from the high tension wires to the low tension wires and when Mr. C., who was standing on the wet floor, grasped the lamp cord a short circuit was formed whereby he received the full charge of 2300 volts.—Agents' Record.

## 21 Cents a Pound for Pig

The highest price paid at the yards (Chicago) for "hogs on foot" was \$21 a hundred pounds. Europe must be fed, high union wages must be paid. Farm hands are paid \$4 for a short day, and hog cholera works day and night in season.

## Scottish Union and National

Insurance Company  
Of Great Britain.

Organized 1821,

Fire — Lightning — Tornado  
Automobile — Sprinkler Leakage

North American Branch:  
Hartford, Conn.

JAMES H. BREWSTER  
MANAGER.

## FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,  
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,

706 Gas and Electric Bldg., Denver, Colo.,  
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, State Agent,  
605 Mohawk Bldg., Spokane, Wash.  
E. Wash., E. Oregon, Montana and Idaho

H. W. FORES, San Francisco, Cal.,  
General Agent, California, Nevada, Arizona.

SAN FRANCISCO OFFICE:  
201 Sansome Street

## Agents Wanted

Special or Local Agents or  
Clerks or News Men

Can Make a Tidy Bit by  
Soliciting Subscriptions

FOR EDITION A (Magazine)  
and or EDITION B (Summary)  
of The 47-YEAR-OLD COAST  
REVIEW.

*This is Cash Work and  
a Bonus*

Write Publisher Coast Review,  
122 Halleck St., San Francisco, for  
Full Particulars.

WRITE NOW! RIGHT NOW!

**GENERAL****They Should Worry**

Cigars, cigarettes and pipes—in other words, tobacco on fire—started 64 fires in Kansas last year, and destroyed property valued at \$51,794 or 3 cents per capita.

The 19th amendment to the constitution of our 48 states, which the

ladies are about to enact and enforce with dire penalties, will end all tobacco fires.

**Slow Mail**

It takes twenty days for an English exchange to get to us, and fourteen days for a Philadelphia exchange. The eight or ten days delay is in the U. S.

**W. B. MEIKLE, President and General Manager**

**JOHN SIME, Asst. General Manager**

## **WESTERN ASSURANCE CO.**

**OF TORONTO**

(INCORPORATED 1851)

UNITED STATES ASSETS . . . . .	\$4,693,580.00
LIABILITIES IN UNITED STATES . . . . .	2,959,964.00

*Surplus* . . . . . **\$1,733,616.00**

### **PACIFIC COAST DEPARTMENT**

**340 CALIFORNIA STREET - - - SAN FRANCISCO**

**MILLER, HENLEY & SCOTT, Managers.**

**TOTAL ASSETS REPRESENTED, OVER \$35,000,000**

### **Svea Insurance Company**

of GOTHENBURG

### **Agricultural Insurance Co.**

of WATERTOWN, N. Y.

### **Globe & Rutgers Fire Ins. Co.**

of NEW YORK, N. Y.

### **Hamilton Fire Insurance Co.**

of NEW YORK, N. Y.

### **Globe Underwriters Agency**

of NEW YORK, N. Y.

### **Sea Insurance Co. Ltd.**

of LIVERPOOL, ENG.

### **EDWARD BROWN & SONS**

GENERAL AGENTS

**202 - 204 Sansome St., SAN FRANCISCO**

### **22,000 EDITION**

It Is for All Local Agents

12th EDITION

## **Pacific Fire Manual**

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special  
and Local Agents

For Sale by the Coast Review

## MISCELLANEOUS

### The Way Government Does Work

There is a shipyard engaged on government work. Several ships are on the way. Everybody is making money. Nobody works hard. Everybody laughs. It is such a joke!

The contractors laugh too. They are paid a percentage in excess of the cost. Wages are absurdly high. The more the workmen dawdle the more the cost and the more money is made by the contractors. Falling behind means work overtime at increased pay, and percent plus profit on a larger wage total.

What will the Government do with these ships? It has no further use for them. It can never sell them at near cost price. Private builders can build them for much less. Similar ships are being built in England at half the cost, and in Japan at a still lower cost.

Government could operate the ships only at a great loss.

We are moved to mention these facts because they bear on the proposal of government ownership and operation of American railways.

And also on government insurance.

Slackering and inefficiency and increased cost would certainly follow government ownership—has followed government control. The transportation cost of what we wear and eat and use and build with has been increased 25 percent.

If Government becomes so socialistic (and idiotic) as to engage in the intricate business of transportation may it not also engage in the intricate business of fire insurance?

Demagogues in Congress are now spouting for the extension of soldier and sailor insurance to the dear pee-pul. These demagogues scent the game—office, office and more offices for the faithful.

If Government should take over the business of insurance it would have about 2,000,000 jobs to give out!

### Bandits' Work in San Francisco

Two men leaped from an automobile on Mission street, seized a pedestrian, and robbed him of his watch, chain and money.

On the same street two men leaped from an automobile and attacked a lone man, robbed him, and sped away in the machine with four other hold-up men.

A thief entered a jewelry store at 101 Geary street, in the evening, made a small purchase, pocketed a tray of rings (valued at \$250) when the merchant was getting change, and walked away.

The old town of St. Louis, Cal., is being washed away by hydraulic monitors. The old buildings are crushed by the powerful streams and "flung into the sluices with the gravel," says the San Francisco Chronicle.

Sacramento mill men have won their strike for \$6 a day of 8 hours.

The Sun Life leads in new business in Hawaii, and in policies in force. It has the largest premium income in the Islands—over one-fourth of the total.



## Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$46,000,000.00

**TOTAL LOSSES PAID  
SINCE ORGANIZATION:**

**\$275,500,000.00**

United States Branch, 92 William St., New York City

**R. D. HARVEY, United States Mgr.**

**LAWRENCE F. LAMPING, State Agent**

For Oregon, Washington and Northern Idaho

208 Columbia Street, SEATTLE, Wash.

## CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed . . . . .	\$1,250,000 00
Capital Paid Up . . . . .	250,000 00
Cash Assets . . . . .	3,296,553 33
Net Surplus . . . . .	2,197,292 47

The above Company conducts  
a general Marine Insurance  
business.

**PARROTT & CO., General Agents**

Since January, 1882

**E. L. BARRY, Manager**

320 California Street, San Francisco

[Babcock Building]

## PHŒNIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

**E. C. F. KNOWLES,**

General Agent for Pacific Coast

**MUNRO ENGLISH,**

Assistant General Agent

**222 SANSOME STREET**

Phoenix Building

San Francisco

## The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

**Employers' Liability Building**

33 Broad St., Boston

**SAMUEL APPLETON, U. S. Manager**

### Accident Policies

*Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employees. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.*

**CHAS. J. OKELL & CO.**

General Agents, - - San Francisco, Cal.

Royal Insurance Building

## GENERAL

## A Bad Element

During the war the Non-Partisan League members were largely pro-German. The leaders encouraged resistance to the draft and were hostile to all war measures. They violently opposed restriction of the price of wheat or meat, though about three times the normal price.

The Non-Partisan League was at work in bolshevist fashion before August, 1914, in the Dakotas and in Montana and Minnesota, as a narrow class political organization, as contemptuous of the rights of all but farmers, as the anarchists and other socialists of Russia and Germany are indifferent to the rights of others to property, life and liberty.

The Non-Partisan Leaguers now are farmers but they seek a dangerous union with organized laborers who may in turn, some day, vote them out of farm, house and home, inspired by their example in socialism and confiscation.

The first steps in state insurance, state stores, state storage and sales, and state mills have been taken. These state ventures will fail but meantime they will injure insurance men, merchants, and town dwellers, while partly freeing the farmers from taxes and expenses. The Leaguers are undertaking too much; moreover they show no regard for constitutional restraints or the rights of their fellow citizens. Their unlawful designs may be regarded as a dangerous social symptom.

The fire underwriters have under

consideration the radical new legislation of North Dakota as affecting fire insurance. The laws are menacing. It seems the proper and manly thing, and a warning to other crazy legislatures, for the fire underwriters to retire from this frigid state of the northern boundary.

## Seems Much Like Confiscation

As a result of the increased cost of operation caused by the war, and the increase of wages ordered by the War Labor Board, the earnings of a Columbus, O., street car company were insufficient to pay interest on outstanding bonds, but sufficient to allow a return of  $4\frac{1}{2}$  per cent. on the capital invested.

The bill further shows that these facts had been brought to the attention of the council, and permission asked to increase the rate, which request was ignored. Thereafter the company notified the city that it would discontinue the selling of 8 tickets for 25 cents, and would charge 5 cents straight, and 1 cent additional for a transfer.

The bill prayed that the city be restrained from compelling the company to operate under the franchise rates.

The federal court ruled, of course, that the franchise is a contract and must be lived up to, even if it broke owners.

The city authorities, apparently, want to throw the car company into bankruptcy and cheat the owners and bondholders by requiring the payment of war wages and forbidding the collection of war fares, as the federal control of railroads is doing.

ESTABLISHED 1873

OFFICE OF  
**EDWARD E. POTTER & SONS**  
 General Agents

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It  
 It Costs No More**

OLD AND  
 TRIED

**GLENS FALLS INSURANCE COMPANY**

*Of New York*

*Incorporated 1849*

SURPLUS to Policyholders . . \$6,165,264 00    UNDIVIDED Profits . . . \$2,489,338 00

**SECURITY INSURANCE COMPANY**

*Of New Haven*

*Incorporated 1841*

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . . \$ 837,473 00

**GIRARD FIRE AND MARINE INSURANCE COMPANY**

*Of Philadelphia*

*Incorporated 1853*

SURPLUS to Policyholders . . \$2,449,341 00    UNDIVIDED Profits . . . \$ 452,411 00

**FIREMEN'S INSURANCE COMPANY**

*Of Newark*

*Incorporated 1855*

SURPLUS to Policyholders . . \$7,222,952 00    UNDIVIDED Profits . . . \$2,384,971 00

**EASTERN UNDERWRITERS AGENCY**

SURPLUS to Policyholders . . . \$4,037,521 00    UNDIVIDED Profits, \$1,040,201 00

**UNITED-AMERICAN INSURANCE COMPANY**

*Of Pittsburg*

*Incorporated 1873*

SURPLUS to Policyholders . . \$783,146 00    UNDIVIDED Profits . . . \$240,919 00

**NEW HAVEN UNDERWRITERS**

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . \$837,473 00

**EDWARD E. POTTER & SONS,**  
 General Agents

Potter Building, 578 Sacramento Street,

San Francisco, Cal.



# COAST REVIEW *INSURANCE and INVESTMENTS*

APRIL

A Useful Publication

In its 48th year

## Tough Winter

On this Coast, and especially in California, the past winter was a very severe one, as to weather, health, and "help." San Francisco has had 26 inches of rain; the temperature in California has been colder than usual; plowing had to be postponed often; much land went unplowed; "colds" have been interminable; the influenza epidemic cost the life companies much of their surplus, and greatly reduced the office efficiency of insurance departments and agencies.

The cost of living has remained high, and this high cost has had a bad effect on the masses who have found it impossible to maintain the old standards of food in quantity and variety. People who stinted in food were easy victims of influenza.

## Greek

Kilo is Greek for 1000; hecto, for 100; deka, for 10.

A Washington state report of fires gives known incendiarism as the cause of 85 fires, of which 31 were dwellings. As to number of fires, churches, schoolhouses, lodgehalls, meatmarkets, sawmills and blacksmith shops and machine shops were in the same class. More dry goods stores burned than woodworkeries.

The great detective stood before the rich merchant, waiting for his instructions.

"It's this way," began the merchant; "I've been robbed of thousands of dollars. A rascal has gone about the country pretending to be a collector of ours. He has simply coined money. Why, in a week he collected more than all our travelers put together. He must be found as quickly as possible. Spare no expense."

"Right," said the detective. "Within a week he will be in prison."

"Prison! What do you mean?" cried the merchant. "I don't want him arrested; I want to engage him."

## Life Feeds on Life

"Like begets like" is an old axiom. We live by devouring the things that have life. Their entities are no more but their cells still live. Science has never been able to make a living cell—nor a substitute which will sustain life by replacing dead cells. The synthetic living cell, if ever produced by science, will revolutionize society and may overturn every government.

A New York Journal of Commerce statement as to nineteen leading American fire companies about to invade England was cabled to London and promptly denied by their reported British agents.

The London & Lancashire Life and General will change the name to London & Scottish Assurance.

**OLDEST INSURANCE COMPANY IN THE WORLD**

**TWO HUNDRED AND NINTH YEAR**

# **SUN INSURANCE OFFICE OF LONDON**

**FOUNDED IN 1710**

CASH ASSETS . . . . .	\$20,288,161 00
SURPLUS . . . . .	13,681,378 00
TOTAL RESOURCES . . . . .	29,888,165 00

*United States Branch, 54 Pine Street, New York*

**J. J. GUILÉ, Manager**

## **MICHIGAN FIRE and MARINE INSURANCE COMPANY**

**Of DETROIT, MICHIGAN**

**ESTABLISHED 1881**

**D. M. FERRY, Jr., President**

**E. J. BOOTH, Vice President**

**H. E. EVERETT, Secretary**

CASH ASSETS . . . . .	\$1,665,929 25
CAPITAL PAID UP . . . . .	400,000 00
LOSSES PAID SINCE ORGANIZATION . . . . .	8,409,911 65

## **PATRIOTIC ASSURANCE CO. Ltd OF DUBLIN, IRELAND**

**FOUNDED 1824**

*United States Branch, 54 Pine Street, New York*

**J. J. GUILÉ, Manager**

CASH ASSETS . . . . .	\$1,210,152 47
CAPITAL PAID UP . . . . .	500,000 00

### **Sun Underwriters Agency**

CASH ASSETS . . . . .	\$20,288,161 00
SURPLUS . . . . .	13,681,378 00
TOTAL RESOURCES . . . . .	29,888,165 00

**J. J. GUILÉ, United States Branch Manager**

**54 PINE ST., NEW YORK**

**The Pacific Department** — Embraces California, Nevada, Utah, Arizona,  
Oregon, Washington, Idaho, Montana, Territory of Hawaii, Alaska  
and British Columbia

**CARL A. HENRY, GENERAL AGENT**

**SUN BUILDING**

*Northwest corner Sansome and Sacramento Streets, : San Francisco*

**AGENTS WANTED AT UNREPRESENTED POINTS**

**TOTAL RESOURCES REPRESENTED, \$33,000,000.00**



**FIREMAN'S FUND**  
**INSURANCE COMPANY**



VOL. 95  
NO. 5

MAY

SEE PAGE

1919

MAGAZINE EDITION "A"

# Coast INSURANCE Review

PROTECTION

An Insurance Journal and Directory  
IN ITS FORTY-EIGHTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

J. B. Levison Elected President of Board of Fire Underwriters  
California Marine Business by Companies

Foreign Notes

Victory Loan Notes Subscriptions

Death of L. B. Edwards

How to Best Sell Life Insurance

Clarence Allan Appointed Secretary of Pacific Department

Psycho-Neurosis, Not Shell Shock

Phoenix Assurance Marine Extension

Benjamin Goodwin Appointed Coast Manager for Royal Exchange

Reviews of Company Statements

Hawaiian Fire Business 1918

California Governor Signs Bill Against Bank Insurance Agencies

Coast Fire Agency Totals

German Social Insurance Is Bankrupt

Bolshevism in Chicago in 1886

Circulating Extensively in all the  
States and Territories of the  
Pacific West

PRICE 25 CENTS  
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in  
South America, Japan, China, and  
Australasia

The Great Fire Insurance Company of the World  
ASSETS IN UNITED STATES, - \$17,083,895.30



Established 1836

Entered U. S. 1

The statement of the condition of the United States Branch on the 1st of January, 1918, in accordance with the laws of the State of New York, is as follows:

Assets . . . . .	\$17,083,895.30
Liabilities . . . . .	12,203,190.21
surplus . . . . .	\$ 4,880,795.09

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire) . . .	\$12,234,948	\$8,144,207	\$9,888,323
1907 . . . . .	12,335,961		

Thus showing EXCESS OF EXPENDITURE of . . . . . \$1,744,116

And INCREASE OF ASSETS in the same time of . . . . . 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821; 1918, \$11,618,840.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$160,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852  
In Company's Building  
444 California St., San Francisco

THOS. H. ANDERSON, Manager  
GEO. F. GUERRAZ, Asst. Manager  
LOGAN B. CHANDLER, Dep. Asst. Manager

**Special Agents:**—R. H. ROUNTREE HARRISON HOUSEWORTH C. A. LOTHROP  
GEO. J. JANES F. E. ATKINS CHESTER S. MYRICK W. H. GASCOIGNE

**FIRE**



**MARINE**

**CONFLAGRATION-PROOF INSURANCE**

**TOTAL ASSETS OVER ONE HUNDRED MILLIONS**

**LOSSES PAID TO DATE  
OVER TWO HUNDRED and FOURTEEN MILLION  
DOLLARS**

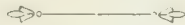
**LOSSES PAID IN SAN FRANCISCO CONFLAGRATION  
OVER SIX MILLION DOLLARS**



**GEO. H. TYSON** GENERAL AGENT  
HERBERT FOLGER, ASST. GENL. AGENT  
SAN FRANCISCO

**CHAS. A. HULME**, MARINE BRANCH MANAGER

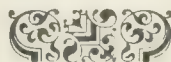
**PACIFIC MARINE DEPARTMENT  
HOME INSURANCE CO. OF NEW YORK**



**AUTOMOBILE—RENTS—PROFITS, USE AND OCCUPANCY—  
TOURIST FLOATER—MAIL PACKAGE—  
SPRINKLER LEAKAGE—EXPLOSION—  
BOMBARDMENT, RIOT and CIVIL COMMOTION**



**AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE**





# The Oldest Company in America

*Issued its first Policy in 1843*

Three **leadership** achievements of the **Mutual Life**: — The American Experience Table of Mortality, the corner-stone of modern life insurance. The "contribution plan" of surplus distribution, used almost universally by American companies. The Continuous Instalment policy, the basic form of all Life Income contracts.

"**Mutual Life**"—known in every household. Unexcelled policies and service, notable financial strength, co-operation with agencies. Life Insurance at its best!—the Agent's desire and ideal.

*For terms to producing agents address*

## The Mutual Life Insurance Company of New York

34 NASSAU STREET, NEW YORK CITY

### LIFE

#### Dexter Year

This year is named after Vice President George T. Dexter of the Mutual Life Ins. Co. of New York, by the district managers. This is in honor of his great services in extending the business of the company, until the new writings amount to near \$200,000,000 a year.

#### Prepare for Lower Premium Rates and Easy Work

A Philadelphia life insurance company publishes a promise that national prohibition will lower the death rate and lessen the cost of life insurance and make death less likely before old age; and everybody will have more money to buy life insurance, and will

buy more because, and nobody will be rejected because of his drinking beer or wine or gin or whiskey or rum; and life insurance soliciting will be an easy snap, because everybody will be sober and happy and thrifty.

What makes a man's services truly valuable is ability plus experience.

—A fraternal—National Service Life—falsely stated to insure that, owing to his illness during the first year, insurer had right to cancel policy, which was thereupon surrendered and premium returned, with result that next premium was not paid by insured because of such surrender. The New York supreme court ruled that beneficiary could have policy reinstated.

—No dividends have been paid by the Continental of Salt Lake for six years.

**INCORPORATED 1861**

# The California Insurance Co.

**Cash Capital, . . . . \$400,000 00**

**Net Surplus, . . . . 414,251 03**

**Total Assets, . . . . 1,579,366 87**

**E. T. NIEBLING, President**

**W. E. DEAN, Vice-President**

**GEO. W. BROOKS, Secretary**

**HOME OFFICE: Company's Building, 550-558 Sacramento St.  
SAN FRANCISCO, CAL.**

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**R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;**

**MILTON HALEY, B. A. SIFFORD, San Francisco**

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,  
and at the rate of "Dollar for Dollar."**

# LONDON & LANCASHIRE

## FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

**New York Department**

**57 and 59 William Street**

**A. G. McILWAINE, Jr.,**

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**CHARLES E. DOX,**

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**Pacific Department: 332 Pine Street, San Francisco, Cal.**

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## THE Standard Accident

Insurance Company

*Of Detroit, Mich.*

LEM W. BOWEN, President

J. S. HEATON Secy.

**Cash Capital, \$1,000,000**

**Gross Assets, - 9,284,813**

**Claims Paid, - 27,206,033**

Writes Accident and Sickness Insurance, Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

Accident and Sickness Insurance for Women.  
*Contracts Practically Without Conditions.*

**CLARENCE F. BRIGGS,**

Supt. Pacific Coast Department

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## A GREAT BOOK

For Intelligent Business Men,  
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FIRE INSURANCE**

EVERYTHING ABOUT IT  
LEARNED IN FIFTY  
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PAPER COVER \$1.00**

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THE COAST REVIEW  
122 Halleck Street

San Francisco

## CALIFORNIA

The legislature passed 901 bills. Poor old governor! He has to read 'em all.

On May 9 the first carload of 1919 wheat was shipped from Brawley, Imperial Valley, Cal. Four hundred carloads quickly followed. A few years ago this "desert land" was given away to settlers by the government.

## Local Wine Tax

\$8,000,000 annual revenue tax will be sacrificed by the Federal government from wines alone in the First District of California. The manufacture of wines ceased May 1. The annual tax on local champagnes in this district averaged \$1,000,000.

San Francisco has two evening bolshevistic papers, well supported by department stores.

## GENERAL

A soldier who was in action on the Champagne front, in describing a night action, says that the sky seemed to be on fire and that the noise was ten times worse than the severest thunder storm he had ever experienced.

Uncle Sam Land, at least, has not yet produced an Arthur Henderson. "Though very near it."

Redd: The doctor said he'd have me on my feet in a fortnight.

Green: And did he?

Sure I've had to sell my automobile.—Y. S.



The  
Metropolitan  
Life  
Insurance Company

*Pacific Coast Head Office*

*Metropolitan Life Building*

Pine and Stockton Sts.

SAN FRANCISCO

### AGENTS WANTED

Every advertiser in this Journal is guaranteed as worthy the confidence of Agents and Brokers. Applications for AGENCIES will be considered by the Companies or their Departmental or General Agency representatives, if a new Agency is to be established or if an old Agency is to be changed.

Write your application and state your experience, your qualifications, and about how much business you can give the Company.

Probably the field representative will call on the Applicant.

It may help the Applicant to mention the Coast Review; it won't hurt him anyway; that is, if he doesn't forget to.

### FREE SERVICE

The Coast Review's Legal Department will freely aid

**Agents and Policyholders.**

We are not assuming to take the place of Lawyers, but will help to assure the need of

**Expert Legal Advice.**

If claim be certainly valid our Legal Department will say YES! if invalid, NO!

### ALBERTA

A fine storm raged in this province on May 2 and 3—a saving storm of rain and snow, which saved wheat and hay crops.

### ALASKA

Alaska is to have a new town at the present end of the steel rail trail. Government is selling lots to the “settlers” for \$25. Stores and dwellings will be erected at once, for Talkeetna, the new town, is the outfitting point for several mining districts. It is 113 miles north of Anchorage.

### OREGON

Portland opened a city fish market, lost \$3,000 and then quit.

### LIFE

The Connecticut General is offering non-par. ord. life age 35 for \$20.61 per \$1,000, including disability and paying standard commission.

Texas life companies have been reduced one-half in number.

There must have been too many.

The Australian Mutual Provident pays dividends this year equal to that in 1914 and almost double that in 1917.

The president of the Bankers Life of Nebraska is only 24.

### FIRE

The New Zealand has opened a Southern department, with New Orleans as headquarters.

# Union Assurance Society Limited

OF LONDON



Founded in 1714

# Law Union & Rock Insurance Company Ltd.

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

**HARRY H. SMITH, Manager**

....., Branch Secy.

**GEO. W. BECK, General Agent, DENVER, Colorado**

SPECIAL AGENTS: N. L. Nelson, C. F. Hutchings, San Francisco;

I. P. E. Reynolds, Portland; John Perry, Spokane; C. T. Deatricks, Los Angeles

## FIRE

Los Angeles, May 10.—Fierce and rapid fire at Hill and Fifth streets did \$35,000 damage to cafeteria and stores. The fire chief fell down a stairway and was somewhat injured. Firemen fought the flames for three hours.

Oakland.—A. Levy and J. Zentner, warehouse at Third and Franklin, fire possibly from foundry sparks. Roof and water damages; loss \$4,000

San Francisco fire department expenses in the 1919-20 budget have increased \$192,989 for salaries and \$195,300 for equipment.

The surcharge in Kansas provided that it should apply to rates "now in effect." The commissioner has notified all fire insurers that the ten percent surcharge must not be applied to any rates subsequently filed with him.

Cordelia, Cal.—G. W. Mason home destroyed by fire; loss \$5,000; origin unknown.

## AUTOMOBILE

Age of Machine.—Where owner of automobile applying for fire insurance represented car was made in 1911, but matter was not known, and agent examined and became satisfied for himself, it was no defense to insurer that machine was made in 1908.—Berryman v. Maryland Motorcar Insurance Co., 204 S. W. 738.

Not while in an automobile.—An accident policy covering injury to the beneficiary while a passenger in a passenger car, or a steam vessel, or in a passenger elevator, or in a burning building, does not cover death by injury in an automobile.—Rubens v. United States Casualty, 122 N. E. 786.

## LIFE

### Women Actuaries

The Institute of Actuaries of Great Britain does not propose to bar women from membership.

# COAST REVIEW *INSURANCE and INVESTMENTS*

MAY

A Useful Publication

In its 48th year

## San Francisco Victory Subscriptions

Home Ins. Co. employees bought \$1,600 Victory bonds.

California Ins. Co., employees subscribed for \$3,350 Victory Loan.

London Assurance employees (in San Francisco) subscribed for \$3,150 Victory Loan.

London & Lancashire Fire (San Francisco office) subscribed for \$2,650 Victory Loan.

H. M. Newhall & Co. employees subscribed for \$2,050 Victory Loan.

W. O. Wayman employees bought \$1,700 Victory bonds.

J. B. F. Davis & Sons bought \$10,000 Victories.

The United States Fire bought \$15,000 Victories at San Francisco.

The Mutual Benefit Life bought \$20,000 Victories at San Francisco.

The Phoenix of London bought \$50,000 Victories at San Francisco.

The Royal Indemnity Co. bought \$50,000 Victories at San Francisco.

Hartford Fire Ins. Co. employees bought \$7,350 Victory bonds.

Pacific Mutual Life Ins. Co. bought \$25,000 Victory bonds.

Hartford Fire Insurance Company bought \$50,000 Victory bonds.

The North River and the Merchants Fire of New York each subscribed for \$10,000 of Victories at San Francisco.

The Queen of America bought \$15,000 Victories at San Francisco.

The Union Central Life bought \$15,000 Victories at San Francisco.

The New Zealand bought \$60,000 of the Victory Liberty Loan.

The Switzerland Marine bought \$35,000 Victory Liberty Loan.

Louis Rosenthal Inc. subscribed for \$10,000 of the 5th (Victory) Liberty Loan.

The Royal at San Francisco bought \$75,000 Victory Liberty Loan bonds.

The Agricultural took \$10,000 Victories at San Francisco.

For other San Francisco subscriptions see elsewhere.

---

## Life

The Western and Southern Life Insurance Company, of Cincinnati, O., is now a member of the Association of Life Insurance Presidents. By a unanimous vote, the executive committee of the association, at its regular bi-monthly meeting on the second inst., admitted the company into membership, bringing the total membership of the association up to forty companies.

The city of San Francisco is short of money. The judgment for damages by the city tunnel to the Metropolitan Life building is still unpaid. The district court has granted the company a writ of mandate directing the mayor and his board of supervisors to appear on May 26 and show cause why an appropriation of \$29,809 (amount of judgment) should not be included in the city budget.

---

## Marine

Government cutters have been ordered to locate icebergs and icefields near steamer lanes in North Pacific waters.

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## Fire

San Francisco, April 30.—Fire in flats of Mrs. Jeannette Larson at 1909 Clay st. Second fire in a month. Both believed incendiary. See April C. R.

Fresno, Cal.—Two small blazes in Republican building in same day. No damage.

Airplanes will be used to discover incipient blazes in our national forests. Why not also in cities at night?



"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital  
**\$5,000,000.00**

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\$8,904,032.69

Surplus as to  
Policyholders  
\$13,904,032.69



Cash Assets Now  
**\$32,074,778.15**

Losses Paid  
in 99 Years

OVER  
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All Losses Paid in Cash Without Discount Immediately Upon Adjustment

**W. H. BREEDING, General Agent**

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**MAIN OFFICE — 301 California Street — SAN FRANCISCO**

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F. H. RHOADS, G. NATHAN, G. S. MARINER.**

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

# HARTFORD FIRE

Insurance Company

Chartered 1810



**FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE**

Assets, January 1, 1919, **\$39,723,888 62**

Surplus to Policyholders, **11,823,660 08**

**DIXWELL HEWITT, General Agent**

**ADAM GILLILAND, Assistant General Agent**

**438 California Street, SAN FRANCISCO**

**SPECIAL AGENTS AND ADJUSTERS**

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**J. J. DENNIS, Portland, Ore.**

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**P. H. GRIFFITH, Los Angeles, Cal.**

**ERNEST E. PRICE, Los Angeles, Cal.**

**GERARD CLEMENT, Spokane**

**S. C. ABBOTT, Billings, Montana**

MAY, 1919

# The Coast Review

## INSURANCE

Subscription, \$3 a Year

In the 48th Year

Foreign, \$3.50

Volume 95

San Francisco, California, U. S. A.

Number five

Entered at San Francisco Postoffice as second-class mail matter

### **GREAT AMOUNT OF NEW LIFE BUSINESS**

The increase in new life business thus far this year is the largest ever reported. Old policyholders want more and new policyholders buy as much as they can afford. Persuasion is easy.

Salaries, wages and profits are larger than ever before. Life insurance is known to be a safe investment.

Many men are postponing that contemplated new home or automobile until such times as costs and taxes are lower. They are willing to put considerable money into life insurance.

But the chief reason is that within about three months a half million Americans died most unexpectedly of influenza and a recurrence of that epidemic this fall is feared. Indeed, many persons, especially the young, are still dying of influenza and pneumonia.

### **SEDENTARY EMPLOYMENT IS UNNATURAL**

Sedentary means sitting. Though man is preeminently the hinged animal, sitting is not natural. Sedentary employment of any kind is unhealthy. The sitting man has been said to be the best thinker; but the old Greek peripatetics—the walking students—would not have agreed to this assertion.

The long sitting man is never healthy, for good health requires that the cells of the body be broken down and eliminated by regular exercise, with best results in the sunshine and fresh air. The sitting man in office, store or factory is employed under conditions exceptionally unfavorable to good health and long life. The injurious effects of his occupation should be minimized by regular and frequent exercise in the open air. Walking is the best because the most natural.

**THE COAST REVIEW**

INSURANCE AND INVESTMENTS

*Entered at San Francisco Post Office in September, 1871, as second-class mail*

SUBSCRIPTION \$3 A YEAR; MONTHLY SUMMARY SUPPLEMENTS 60 CENTS A YEAR

Sample Copies Free to any part of U. S., except San Francisco

**Bad Name**

Many states have a law imposing on insurance companies a penalty for vexatious refusal or delaying to pay a loss.

We do not know of any other kind of business that is thus penalized for vexing creditors by delay or refusal.

Apparently insurance companies as a whole have a bad name—in some states.

**Coming Slowly**

The long promised building activity may be coming but it is not in sight. Materials are rising in price. Wages are high. Taxes are increasing. Rents are just beginning to rise.

The government is urging the press and investors and home-seekers to boom and build. But money lenders say, "You must show me!" If all prices were sure to remain as now for say fifteen years, the builder might afford to take chances on something bigger than a beach bungalow.

Owners of the present buildings may recover some of their losses of long vacancies and high repair costs.

Fraternal insurance lodges in U. S. A. decreased nearly 1,800 in number in 1918.

**Tampering with State Treasury Locks**

A press dispatch from the capital of Oregon says that a bolt of one of the basement doors of the capitol has been tampered with by burglars. An attempt to rob the treasury is anticipated, as detectives have information robbers in Portland are planning entrance to the vaults. Securities, belonging to the state and to depositors, have been removed.

Insurance companies, complying with deposit laws, have bonds and other securities in the treasuries of California and other states in our West, and if stolen there is no liability nor insurance. These deposits, as well as state funds, may be burned or stolen.

Very heavy losses in its health and accident department are admitted by the Maryland Assur. Corp. The company's surplus has been wiped out and a new issue of capital stock is being offered, three-fourths for surplus. Rates will be increased.

Automobile insurance, at least in the East, is declared to be unprofitable.

The Fireman's Fund Ins. Co. of California originated the agency system for automobile insurance, in 1904.

The Beneficial of Utah has sold its health business. Enough is enough.

Influenza killed the American Life Assn. It is no longer in Mizzery.

The National Reserve is a new Iowa non boarder which will probably hasten to California, Washington, etc.



# INSURANCE IN THE HIGHEST COURTS

## RECENT RULINGS

### MARINE INSURER IN COURT

—  
TEXAS

Charles Clarke & Co. v. Mannheim Ins. Co.  
120 S. W. 528

#### **"Perils of the Sea"—Unseaworthiness**

Generally any loss or injury is occasioned by a peril of the sea which has for its proximate cause the fortuitous action of the sea operating either singly or in conjunction with other elements or causes, or is peculiar to transportation by vessels supported by the sea or its bouyancy.

Loss or damage occasioned by natural deterioration or decay, or by ordinary wear and tear of the vessel, are not within the term "perils of the sea."

Any loss proximately caused by unseaworthiness of the vessel at the time of leaving port is not a loss by peril of the sea.

Where the loss or damage is from causes independent of the sea or its action, or is not peculiar to navigation, it is not by a peril of the sea; in other words, the peril must be one "of the sea," and not merely one occurring "on the sea."

The co-operation of other causes will not prevent the loss or damage from being one by perils of the sea.

#### **Negligence of Owner or Agent**

A loss or damage is not prevented from being one by perils of the sea by the co-operation of such other causes as acts of omissions of the owner or his agent amounting to negligence, but not amounting to fraud or design.

The protection of marine insurance embraces, in the absence of a contrary stipulation, losses arising from negligence of the owner or his agent, if contributed to by a peril insured against.

#### **Negligence of Crew**

Where a vessel listed and sank while in harbor because a watchman neglected to close a sea cock opened to take in water for use in boilers, the accident was one of the perils of the sea, and a marine insurance company was liable under its policy for the expense of raising and repairing the vessel.

### FIRE INSURERS IN COURT

—

#### **Reformation—Builder's Risk Rider**

Where fire insurance agent and insured both believed that policy delivered was written for a year, when in fact it contained a "builder's risk clause" rider, which provided that policy covered building only while in process of erection, such policy will be reformed, by striking out the rider, to make it conform to terms of contract which parties intended to make.—*Metzger v. Aetna Ins. Co.*, 175 N. Y. S. 428.

#### **Wheat in Stack**

A provision in a fire insurance policy covering wheat in a stack, requiring the assured if fire occur to protect property from further damage, held to apply to property involved in the fire but not to unaffected stacks remote

from those consumed. — *Kemney v. St. Paul Fire & Marine Ins. Co.*, 180 P. 227.

The defense to the action was that plaintiff burned his wheat. Plaintiff had previously been tried on a criminal charge of the same kind and had been acquitted.

#### Ownership

Where fire policy was issued by insurer's agent in name of record owner, person who was in fact the owner and who had negotiated for the insurance, the record owner having been named as insured on account of the agent's misapprehension of the law, was the real party in interest, and, under Burns' Ann. St. 1914, it was only person who could maintain action on the policy. — *Niagara Fire Ins. Co. of New York v. Abell*, 122 N. E. 667.

#### Valued Policy Ruling

Though insured had right, under Rem. Code 1915 § 6059—105½, to claim that value of building completely destroyed by fire should be adjusted at amount written in policy, a matter of dispute, where it agreed with defendant's adjuster as to amount of total loss, including partially destroyed items, and made proof of loss to that effect and accepted and cashed draft for that amount, which expressly stated that it was in full payment, there was an accord and satisfaction. — *Markham Shingle Co. v. Royal Ins. Co.*, 179 P. 799 (Wash.).

Although not now asking any indemnity, Germany appears to be getting what she deserves.

To keep the Americans out, Mexico will have a ten-mile dry zone along the northern border.

## MISCELLANEOUS INSURERS IN COURT

#### Total Disability

does not mean absolute physical inability to transact any kind of business pertaining to insured's occupation; it is sufficient if injury is such that common care and prudence require him to desist from business so long as it is reasonably necessary to effectuate a cure, and that for a few days insured did not discover seriousness of injury would not disprove that he was not wholly disabled within meaning of policy. — *Metropolitan Casualty Ins. Co. v. Edwards*, 210 S. W. 856.

#### Occupation Means Usual Business

The term "occupation," as used in a policy requiring notice to insured of change of occupation, means the usual business of insured, and "changing his occupation" means engaging in another employment as a usual business. — *Union Health & Accident Co. v. Anderson*, 180 P. 81.

The insured had not changed his occupation of mine superintendent within a provision of his policy requiring notice of change of occupation, where, after having been temporarily employed as timberman, he had ceased such work when the accident occurred and was to resume work as mine superintendent.

#### Other Labor Not a Change

A person whose regular vocation for 30 years was that of a commercial traveler, and who, when business was dull or when he desired to be at home

for a short time, was accustomed to do any sort of labor obtainable near home, did not thereby, as a matter of law, change his occupation within an ordinary accident insurance policy.—*Jaques v. Order of United Commercial Travelers of America*, 180 P. 200.

Ordinarily a person does not change his occupation, within the meaning of an ordinary accident insurance policy, without both acts and intention showing a purpose so to do.—*Id.*

#### **Intoxication Ruling**

Under accident policy providing that there shall be no liability for accident while a member is in any degree "under influence of intoxicating liquors," it is no bar to recovery for death that insured had been drinking to a considerable extent, if such drinking failed to produce intoxication in some substantial degree.—*Robinson v. Hawkeye Commercial Men's Ass'n*, 171 N. W. 118.

#### **"Intentionally Inflicted"**

Under accident policy providing that there shall be no liability for injury "intentionally inflicted," recovery can be had for death of insured caused by another throwing brick with intent to injure, but with no intent to kill.—*Robinson v. Hawkeye Commercial Men's Ass'n*, 171 N. W. 118.

#### **Abandonment—Stolen Automobile**

Under a policy covering theft of an automobile, making loss thereunder payable 60 days after notice and proof of loss, and providing that there could be no abandonment to the company,

where the automobile insured was recovered after 60 days, the insurer was nevertheless liable for its full value, without reference to abandonment, which means the relinquishment of a right.—*O'Connor v. Maryland Motor-car Ins. Co.*, 122 N. E. 489.

#### **Credit-Cover Note**

Where a valid present contract of indemnity insurance was made, and the insurer extended credit for 60 days, and unconditionally delivered its cover note, it thereby waived payment of the premium as a condition precedent to liability.—*Jones v. International Indemnity Co.*, 179 P 692 (Cal. App.).

### **LIFE INSURERS IN COURT**

#### **Assignment**

The word "assigned" as used in a life insurance policy provision that insured could change beneficiary while policy was unassigned, refers to an assignment to a stranger, and not one to the insurer for a loan thereon, and the insurer, while holding the policy under an assignment, could waive any objections to a change of beneficiary.—*Underwood v. Jefferson Standard Life*, 98 S. E. 832.

#### **A Major Industry**

The U. S. Chamber of Commerce has created a division for insurance, with two members on the board of directors. This is a recognition of insurance (of all kinds) as one of the great industries.

The Washington Marine Ins. Co. is to double its capital, and will write auto.



## MISCELLANEOUS

### Double Indemnity in Modern Accident Insurance

The following is a characteristic offer of American accident insurance to double listed benefits if the injuries are incurred in the named extraordinary circumstances:

The above amounts will be doubled if such injuries are sustained (1) while a passenger in or on a public conveyance provided by a common carrier for passenger service (including the platform, steps, or running board of railway or street railway cars); or, (2) while a passenger in a passenger elevator (excluding elevators in mines); or are caused (3) by the burning of a building, provided the insured is therein at the commencement of the fire; or by the collapse of the outer walls of a building while the insured is therein; or (4) by a stroke of lightning; or (5) by the explosion of a steam boiler; or (6) by a cyclone or by a tornado.

### Have Investors and Insured Learned the Lesson?

In the early days of casualty and liability insurance the competition of the "plungers," the adventurers in a new speculation, were very annoying to the agents of conservative companies which were feeling their way in the dark of inexperience. But later these conservative agents were vindicated and "joyed" by the failure of the rate-cutters. Did a single plunger survive?

That part of the public having faith in "cheap" insurance paid dearly for credulity. The ignorant stockholders, equally credulous, lost about all they had ventured, and some of them discovered they had lost more than they thought they ventured.

### Government Spends 3 Billion Monthly

Congressional appropriations for year ending next June 30 amounted to \$35,189,000,000 or nearly 3 billion a month. This grand enormous total includes \$7,000,000,000 loans to Allies, some of which loans will be repaid.

The cost of the U. S. Army is \$1,000,000,000 a month.

The cost of the Navy is \$138,333,000 a month.

The cost of fortifications is \$460,000,000 a month.

### The Royal's United States Branch

Great progress was made last year by the American branch of the Royal of Liverpool, Eng. An advance from the 16 to the 18-millionaire class in assets. The 10-million class was entered as to reinsurance reserve, and the 5-million class as to surplus.

In premiums the 12-million class was entered, and the income drew near to the 13-million class. In total expenditures the 10-million class was well passed.

Gains were large, such as over a million in surplus, \$1,793,000 in assets, nearly half a million in reinsurance reserve, and about \$567,200 in premiums.

—Everybody Buying Luxuries.—Any observant person, going about the streets of Montreal this last week or two, cannot fail to have been struck with the large number of new automobiles around—and not Fords either. A Montreal business man, returning from a holiday in California this week, reports the California hotels (which are not inexpensive places) as packed by Canadians, from Saskatchewan and the other wheat-growing provinces, as well as from the supposedly more wealthy East. These isolated facts are merely significant of what is everywhere evident, that at the present time the luxuries of life are being more extensively indulged in than ever before. —Chronicle, Montreal.

### Alaska Enacts a Resident Agency Law

Alaska is afar off, and the local agents of the territory were able to "slip one over" on the underwriters. The agents have been complaining a deal of the competition of Seattle agents and big broker agency firms, and recently they sent a "delegation" to "the States" for some reason not frankly announced.

The upshot of this "mission" was the framing of a resident agency bill for a territory weeks and longer removed by mail; and the governor, of course, signed the bill; all without consulting the companies or their department managers.

Every policy on property in Alaska must be duly countersigned by an agent in the territory, notwithstanding its remoteness from San Francisco where the most of Alaskan insurable property is owned and the policies are necessarily written.

This is a pretty howdydo! It might require several weeks or months of frozen weather to forward and return a policy duly countersigned and valid.

Some of the managers favor an immediate withdrawal from Alaska rather than to attempt to comply with a law which in the circumstances is felt to be ridiculous.

The Bankers Life of Des Moines celebrates the fortieth anniversary of its founding on June 30, 1919. The field force of the Company will celebrate the month of June as the fortieth anniversary month.

Miss Alnette Edwards, daughter of the late J. G. Edwards and niece of L. B. Edwards, died on May 1st in Los Angeles. By request of deceased, the remains were cremated.

The Royal Exchange is entering Nevada and Oregon.

Cloverdale, Cal., has just had a \$20,000 fire, starting in a movie theater and spreading. The big vineyards and wineries are near town.

### National Liberty Fire Insurance Company

This old New York company (now hale and 60) entered the 10-million class as to assets, last year: it entered, also, the 5-million class as to premium income.

The reinsurance reserve was increased more than \$438,000, and the premium income gained \$640,645. Income was over \$690,000 more than outgo. A good underwriting profit was made. The surplus as regards policyholders is now \$3,790,339.

### Death Rate is Lower in Army than in Civil Life

During the Mexican War, the annual death rate from disease among our troops was 100 men out of every thousand. During our Civil War, the rate was as high as 60 out of every thousand. During our Spanish-American War, it was 25 out of every thousand. Now the surgeon general's office reports that among our troops at home and abroad, the annual death rate from disease fluctuates from less than 2 per thousand to slightly more than 3 per thousand.

This is an incredible record. The best of all previous performances was in the Russian-Japanese War, when the annual death rate from disease among the Japanese was 20 per thousand. Our present rate is about one-tenth of that. The annual death rate from disease among American men of military age in civil life is 6.7 per thousand. Our army rate is about one-third of that.

And the miracle has been achieved not by any one medical discovery or precaution, but by a campaign of administrative vigilance that has used every means to protect and promote and assure the health of millions of men.

At the outbreak of the war the most skillful physicians in America were drawn into service. The camps and cantonments were located by sanitary experts. The plans for the buildings were reviewed by civil medical boards after these plans had been passed by the army authorities. Neither local influence nor political pull was given any consideration in placing the camps or in building them.

### War Taxation of Insurance Companies Takes Half of Net Income

President F. C. Buswell of the National Board of Fire Underwriters in his annual report presents a succinct history of recent Federal taxation during the past years and summarizes as follows:

"From the foregoing you will note that whereas at the beginning of the world war period in 1914, companies were paying as total Federal taxes a sum equal to 1 percent of their income. At this time they are paying twelve times this amount as income tax, plus an excess profit tax, plus a war profit tax, plus a state capital tax, and in addition thereto a tax in excess of 1 percent on the gross premium income. Owing to our inability to ascertain with accuracy the final construction which will be put on the many confused items in the present Federal Revenue Act, we cannot even now determine its effect in percentage premium income. The Treasury Department in the regulations issued to enable companies to determine the first installment of the taxes estimated, the war profit and excess profit taxes alone to be 50 per cent of the net income of the corporation."

It will be seen from the above that the 10 percent surcharge which companies inaugurated some time ago to meet anticipated war taxes only covers a portion of the tax being levied at present, and there is no relief in sight.

### British America Assurance

The home office statement shows assets to the amount of \$4,041,699 and a paid up capital of \$1,399,029.

Premiums in 1918 were \$4,009,795, with \$2,477,269 losses. Income was \$4,112,061, with \$3,860,716 expenditures. Losses paid since organization, over \$45,000,000.

The British America is 86 years old. Its Coast representatives are Miller, Henley & Scott.

### Notice in Case of "Trivial" Accident

Where an apparently trivial mishap occurred, the assured under an accident liability policy was not required to regard it

as an accident of which notice should be given immediately to the insurer, although it afterwards resulted in serious injury.—*Melcher v. Ocean Accident & Guarantee*, 123 N. E. 81, 226 N. Y. 51.

### States' Loss Ratios

The Idaho loss ratio in 1918 was 32.4 percent.

Utah's loss ratio in 1918 was 58.4 percent of the premiums.

Montana's loss ratio in 1918 was 44 percent, which is more than usual.

The Oregon 1918 loss ratio was 31 percent.

Arizona's loss ratio in 1918 was 38 percent of the premiums.

Wyoming had a 49 percent loss ratio. Premium rate average was \$1.58.

Colorado's loss ratio in 1918 was 35.6 percent. The average premium rate was \$1.29. Total fire premium was \$5,236,319.

### A Few British Columbia Figures for 1918

	Prem.	Losses
Home of N. Y . . . . .	\$72,080	\$10,730
Agricultural . . . . .	12,470	2,930
Svea . . . . .	14,690	1,351
California . . . . .	22,371	10,513
New York Und . . . . .	20,836	1,398
Utah Home . . . . .	2,304	1,009
National . . . . .	64,456	8,783
Colonial . . . . .	24,005	4,320
Mechanics & Traders . .	25,018	16,493
Fireman's Fund . . . . .	64,348	12,615
Connecticut . . . . .	42,755	15,484
Westchester . . . . .	25,355	8,808
Fire Association . . . . .	16,654	9,338
Philadelphia Und. . . . .	10,145	6,255
Niagara . . . . .	42,250	16,232
Detroit . . . . .	4,989	2,254
Springfield . . . . .	48,674	14,169
New Zealand . . . . .	5,513	8,635
Scottish Union & Nat'l .	62,129	26,837
Vulcan . . . . .	6,876	894
London . . . . .	76,510	23,359
American Alliance . . .	3,857	1,220
Phoenix of Hartford . . .	76,136	44,126
Equitable F. & M. . . . .	8,007	6,153
Great American . . . . .	29,033	10,812
Total . . . . .	\$781,461	\$266,891
Loss ratio 34.1.		



**German Social Insurance Bankrupt**

In the United States Monthly Labor Review for April, 1919, pp. 222-5, are published excerpts from an article in the *Kölnische Zeitung* by Prof. P. Moldenhauer, which are very instructive.

Prof. Moldenhauer says:

It is doubtful whether in the years to come the German social insurance system will be able to discharge its obligations.

The sickness, invalidity, old age, and survivors' insurance systems have suffered heavily from the loss of contributions, on the one hand, and from an increase in the morbidity, invalidity and mortality rates, etc., on the other hand. And they are in danger because high proportions of their funds have been invested in the state's war loans.

Even more unfavorable is the situation of the accident insurance system, because it has been maintained on the unsound "current cost" method. Consequently the expenditures are increasing from year to year, the burden of one generation being lessened at the cost of the succeeding generation.

"THIS SYSTEM would be unobjectionable if a favorable economic development in the future could be expected with certainty, but in case of unfavorable economic conditions the system will surely fail."

"Thus the result is: Unfavorable development of the actuarial bases of social insurance on the one hand, and cessation of favorable economic conditions on the other."

Therefore Germans ought to wake up from dreams of extending their social insurance and frankly face the fact of probable failure.

The foregoing reference to the accident (compensation) insurance is important. Although all our state funds claim to be operated with full reserves, yet their tendency is to degenerate to the "current cost" method. In many of the monopolistic fund acts—e. g.,

Ontario, Nova Scotia and Ohio—the "current cost" method is either expressly or implicitly permitted, and the original proponents of state insurance in this country advocated that method. Therefore it is well to call general attention to the German professor's admission of failure.

**Bedwarmers Cause Fire**

A San Francisco woman aged 75 put hot stove plates at her feet in bed. The paper wrapping caught fire, as did the bed, and the house. The unfortunate woman was rescued but died of her burns.

The revision of burglary insurance rates, especially on banks, has come to be a virtual necessity created by present conditions. The rates now in use were formulated when the hold-up hazard was so slight that the insurance companies covered it under burglary policies without extra charge, but things have changed since then. In late years, especially since the automobile became part of the equipment of bank robbers and burglars, hold-ups have become so numerous and the losses so heavy that it was necessary to charge for this hazard. Another inequity occurs in the fact that burglary rates are based largely upon the character of the safe and vault in the bank, while these features have little to do with the hold-up hazard. Many of the most serious hold-up losses have occurred in outlying banks in cities and suburbs and these banks because of their excellent equipment, get low rates as compared with banks with poor equipment located in communities where hold-ups are unknown.—The Indicator.

Steamer inspectors are investigating the fire aboard the Shipping Board steamer *Cozette* on her maiden voyage which destroyed \$45,000 worth of flour. The vessel was out two days from Seattle, en route to Norfolk, Va., when the fire was discovered. Steam and water subdued the blaze.

### California Governor Signs McDonald Bill

The victory of the insurance brokers and agents of California, in the passage of a bill prohibiting employees, agents, officials of banks, or "stockholders' auxiliaries," from acting as agents of insurance companies, was made real and permanent when, on the last day, Governor Stephens put his signature to it and made the measure a law.

There was a law against banks (except in small towns) becoming the agent of any insurance company, but the Stockholders' Auxiliary Corporation (of the stockholders of the Bank of Italy, share for share) appeared to be an attempt to evade this law. The possibilities of injury to locals and brokers by the influence of a lending bank with twenty branches seemed serious indeed, and preparations for a fight began early. Both sides put up a fine scrap at Sacramento, but the bill was passed by both houses, and thereafter there was no doubt of the governor's approval.

### Manhattan Life Examination

The New York state insurance department has completed its regular triennial examination of the Manhattan Life Insurance Co. The home office building is now 100 percent rented. The first floor is rented for ten years at a very good rental. The net income from the building has increased notably. All proved death claims are paid at once. The average mortality rate is favorable. The percent of surplus compares favorably with that of any of the large companies.

It is better to give than to lend—without good security.

### Bolshevism in America

Americans, and all the world, have become familiar with the socialistic doctrines and murderous practices of bolshevism in Russia; but it is not generally known that these doctrines were taught in Chicago in 1886 by anarchists from Russia and Germany.

Dynamite was urged as a cure for the "infernal nightmare of property and wages." The revolution was planned for a named day. Stores and warehouses were to be thrown open to the public. Anybody who claimed ownership in anything was to be instantly killed. How like poor Russia now! Madness! murder! idleness! starvation!

We have thought it timely and useful to publish an account of the Hay-market murders and trial in Chicago in 1886. It appears on pages 326 and 327.

### Fireman's Fund Marine Notes

Fireman's Fund had the following automobile field men at the head office last week:

J. J. Campbell, covering the Washington field.

H. W. Armstrong, Rocky Mountain District.

G. D. Gilmore and J. J. Bannon, southern California and Arizona.

K. M. Brown, northern California.

G. A. Archembault, San Joaquin and Sacramento Valley.

C. F. Schwerin, San Francisco and Alameda counties.

The Bank of Italy's Stockholders' Auxiliary will lend money on automobiles. Will it recommend to the borrower a favored tire?

Miscellaneous companies generally report an underwriting loss in 1918. Health policy losses were large.

## GENERAL

—  
Los Angeles

We are content here with prospects. Business is fairly good; bank clearings have increased; the streets still indicate tourist-travel. Vacancies are not excessive, considering the "dryness" and the travel to Vernon. On the edges of the business center, vacancies are noticeable, however, especially Templeward. It is planned to tear down and half-park this desolate and decaying section. The absence of "convenience stations" is a disgrace to the city.

Fire and life insurance do exceeding well here, partly because every one-lunger on arriving in Los Angeles becomes an insurance solicitor. The non-boarders are sadly missed by these gentry.

It cannot have escaped attention that we are a church-going and church-building community. Church variety and advertising have added to Los Angeles distinction. We have at least one denomination not found elsewhere in California. Both the newspaper advertising and the variety of beliefs are necessary because during many months the city is overflowing with strangers. My observation is favorable to the churches as fire risks—though one is known as the "Pillar of Fire Church."

Our largest cigar store is enlarging and adding a candy and ice cream department, preparatory to barley-saving July 1.

Preparations are being made to improve our best business district by "white way" lighting like that on Market street, San Francisco.

Our bank clearings are showing a decided increase.

We are confident that our population is increasing, not only because of annexations but for climate and sanitary reasons. We shall soon beat Long Beach in house-building and confidently expect next year's census will give us about 690,000 population.

PLANET.

Los Angeles is 484 miles from San Francisco, via San Joaquin Valley, and 475 miles via coast, by rail. San Diego is 126 miles farther.

## Famed Washoe City Is Deserted

Nevada.—The once famous Washoe City no longer has a human inhabitant. A few old buildings remain to indicate the site of mining boom town which in high Comstock times had 6,000 or more population who lived by lumbering and ore milling. When Nevada "dried up" and it was no longer possible to "irrigate" in Washoe City, the road houses of refreshments closed and everybody moved away.

A wealthy man and woman made their fortunes here in the glorious silvery days, the days of old, the days of gold, days of men so bold, when everybody gambled in Comstock stock. This worthy couple was a very hospitable one. Husband and wife gave abundantly and helped the unfortunate—until finally their fortune vanished also.

The good man died, and the good woman having some "second sight" power or skill, became the Washoe Seeress, with seance parlors in San Francisco. She was consulted by mining men from Nevada, from California, from Utah, from Colorado, from London—and by their wives.

## Idaho

The new department of commerce and industry includes the former state insurance department.

During the past few months I have taken to France representatives of 39 different states and I am today a prouder American for having met them. Those boys did their part like men and it was not as easy a task as investing in copper-lined United States bonds either. For the life of me I cannot understand why there is any drive needed to sell these bonds. There ought to be a line of clamoring investors from here to the bridge. There certainly should be no need for oration and pleas.—Rear Admiral C. P. Plunkett.

San Francisco—The Marine building, N. E. corner California and Front sts., five stories, sold by the Rosenbaum Estate Co., for \$225,000. California front 43½ ft., depth on front 68 ft.



### *PSYCHO-NEUROSIS—NOT SHELL SHOCK*

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Shell shock as a medical term has come into disuse. Medical experts of the Bureau of War Risk Insurance have a number of cases which might be improperly classed as shell shock cases but which are classified as war psycho-neurosis.

Various treatments have been given for the so-called shell shock. The German authority, Kaufman, recommends "ueberrumpelung" or the "brutality treatment." Patients of the Bureau of War Risk Insurance suffering from psycho-neurosis will be given sanatorium treatment and will be placed in surroundings most comfortable and attractive and designed to soothe strained and shattered nerves.

Nearly a thousand men suffering from psycho-neurosis are now receiving treatment from the Bureau of War Risk Insurance. In co-operation with the Medical Corps of the Army, the Bureau of War Risk Insurance is preparing to care for a large number of men who will be discharged with nervous disorders. It is believed that the majority of these cases will be susceptible to cure and that cure will be speedily effected in the hospitals of the United States Public Health Service which treat the patients of the Bureau of War Risk Insurance. Many cases of so-called shell shock appear among men who had been in training camps in this country only a few weeks and were not overseas. Medical experts of the Bureau of War Risk Insurance have found that in the majority, these cases were among men who led quiet uneventful lives. The sudden change to training for war and the tension of new surroundings and conditions were too great and caused psycho-neurosis to appear.

Instance of psycho-neurosis occurring among men just about to go to the front lines for the first time have come to the attention of the medical experts of the Bureau of War Risk Insurance. It is agreed among medical men that these instances were not the result of actual shrinking from danger, but were simply nerve strain.

Certain medical experts declare that a soldier who bayonets an enemy in the face may develop an hysterical tic of his own facial muscles; hysterical blindness may follow horrible sights; hysterical deafness may appear among those who found the noises of war too great for their nerves.

Many peculiar cases of psycho-neurosis have come to the attention of the medical experts of the Bureau of War Risks Insurance. One interesting instance is that of Sergeant . . . . . a veteran of the regu-

lar army, well disciplined, and well balanced mentally, who went through three months of active campaign at the front. He was apparently in perfect physical and mental health, but began to suffer from poor sleep. During a period of front line service and after three days of continuous bombardment, he was splashed on the left thigh by a piece of soft mud which flew as a shell burst some fifty yards away from where he stood. The sergeant was uninjured physically by the blow which did not even bruise the skin. He fell and on attempting to rise found his left leg completely paralysed, which condition lasted as a partial paralysis for three months.

Every effort is being made by the medical experts of the Bureau of War Risk Insurance and of the United States Public Health Service to secure the most effective treatment for psycho-neurosis. Hospitals have been acquired and research is being made and it is expected a large majority of these cases will prove to be simply temporary.

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#### ***GIVE BACK THEIR JOBS TO OUR RETURNED SOLDIERS***

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Our war with passenger-ship sinking Germany was inevitable. This nation had the alternative of fighting that nation with allies or alone. Congress, though slow, chose the right way.

Had America not entered the war and made victory certain, today we might have been at war on land and sea, without commerce abroad, with little credit at home, with general business at a standstill at home, with staggering taxes, with millions unemployed, and with thousands of insurance, mercantile and other corporations in liquidation.

On the contrary, we are among the victors, and are not impoverished to pay huge indemnities to a rapacious and relentless foe.

Business is as much as usual on this continent.

For this happy state of affairs we all are indebted to our men who took arms and challenged the loot-seeking kaiser-folk. The soldiers and sailors who entered the American army and navy saved America, saved our institutions and our homes and our business and factories and farms.

Shall anybody hesitate to give back these men the places they gave up to save civilization, our nation, and its equal opportunities for all?

Is there anybody as mean as that?

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Three years ago English hoarders of dyes were asking from \$2.50 to \$6.00 a pound for small parcels, prices varying with colors.

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## PAST

1874

### Life

The Piedmont & Arlington of Richmond, Va., was represented by R. H. Harney. Dr. C. M. Bates was medical examiner. Advertisement said: Success unprecedented. No restrictions on residence or travel.

The New England Mutual Life advertised 14 lapsed policies paid by San Francisco agency, under Massachusetts non-forfeiture law—"policies which in any but a Massachusetts company would have been forfeited."

R. A. Diver was sued by his company the St. Louis Life, for several thousand dollars alleged due it as the reinsurer of the St. Louis Mutual Life. General Agent Diver had counter claims.

Mr. Diver remained in San Francisco as a soliciting agent. After the death of his wife he committed suicide.

### Fire

Hutchinson, Mann & Smith, at 314 California st., represented twelve companies, as follows:

Amazon of Cincinnati, Atlanta & Pacific of Chicago, Clay F. & M. of Newport, Ky., German of Erie, Pa., \*Girard F. & M., Home of Columbus, O., Kansas of Leavenworth, Mercantile of Chicago, New Orleans Mutual Assn., Penn Fire, \*St. Paul F. & M., \*National Life Ins. Co. of U. S. A., of Washington, D. C.

General Hutchinson was from Wisconsin, and was the father-in-law of the late John Scott Wilson. Harold Mann of the New York Underwriters is the son of the late Harry Mann. Harry H. Smith of the Law Union & Rock and the Union Assurance is the son of the late Andrew Smith (and the nephew of the late Harry Bigelow).

Gustave Touchard was president of the Union of San Francisco, N. G. Kittle was vice president, and Chas. D. Haven was secretary. "Chicago losses paid over \$490,000 gold." Capital \$750,000.

Coast Review for August announced:

Potter, Jacobs & Easton is the style of a new insurance firm. Mr. Jacobs was formerly general agent of the Occidental of San Francisco, and also of the Cleveland of Ohio. Mr. Easton had been with the Occidental and the \*Commercial Union. Mr. Potter continues his local agency at Salt Lake City for the \*Fire Association of Philadelphia.

### Marine

The Coast Review said:

"The affairs of the Merchants Mutual Marine of this city are being wound up. The stockholders resolved to discontinue business in January."

This San Francisco company began with \$250,000, increased it to \$500,000, and paid \$295,000 in cash dividends. By Aug. 1st \$400,000 capital had been returned.

J. B. Scotchler was president.

### INTEREST

The San Francisco savings banks charged 8 to 10 percent on city loans, and 11 to 12 in the country.

There was no doubt about it. Miss Misselto thought she could sing, and was greatly gratified when she heard that a male acquaintance appreciated the fact.

"So Bertie praised my singing, did he?" she asked her informer.

"He did that. Said it was heavenly."

"Did he really say that?" she asked again breathlessly.

"Well, he probably meant that. He said it was unearthly."

Insurance men esteemed rich should beware of packages received through the mails.

Ranchers in southern California are ordering out their telephones, rather than pay the Burleson advanced rates.

Fresno, Cal., is 206 miles from San Francisco and 278 from Los Angeles, but that difference doesn't deter the wholesalers of the southern city from soliciting and securing orders in Fresno.



## PERSONAL

**Manager C. J. Holman, of the Pacific Department of Commercial Union**

From Southern Underwriter

"Charlie" Holman as he is widely known, was born in New York City, November 18th, 1854. There he entered the service of the Commercial Union early in 1873 as an office boy. He became its special agent in Pennsylvania in 1880, and subsequently its agency superintendent. At Cincinnati, in 1883, he established the Commercial Union's Central department (now contained in its Western department), and was the resident secretary of that department for six years.

In 1889 Mr. Holman was transferred to Denver, where, as resident secretary, he opened the company's Mountain department, comprising Colorado, Wyoming, Nebraska, Kansas, and the Dakotas. In April 1889, he was made assistant manager of the United States branch of the Commercial Union of London, Eng., and is now also assistant manager of the United States branch of the Palatine of Manchester, Eng., and the Union of London, assistant manager of the Hand-in-Hand Underwriters, and vice-president and secretary of the Commercial Union Fire of New York city.

It appears that Mr. Holman urged the change because of his desire to spend the remainder of his business life "in the milder climate of California." If Holman really needs a change for his health's sake, he certainly does not look the part. Confessedly envying his general appearance of abounding healthfulness, feeble looking New Yorkers have for years vainly importuned him to stay away from his usual eating places for a while and let them consume the balances on his meal tickets.

Be this as it is or it isn't, "Charlie" Holman's rare good abilities and his glad-someness and his helpfulness will be greatly missed by the New York underwriters, every one. By their favor, he has served as president of the Insurance Society of New York City, and as secretary of the Insurance Clerks' Mutual Benefit Association. He has

also served as treasurer of the National Board of Fire Underwriters and as a member of its executive committee.

His managerial territory on the Pacific Coast will comprise the states west of the Rocky Mountains, and the Hawaiian Islands. Everybody wishes him a superabundance of health, happiness and prosperity.

Alfred G. Dent, general manager of the Liverpool & London & Globe, of Liverpool, and A. Duncan Reid, president of the Globe Indemnity, of New York, have been visiting the chief cities of California and other Coast states.

Capt. Ferrers Daniel, fire manager of the Royal Exchange Assurance, of London, and R. D. Harvey, United States manager, of New York, have been visiting this Coast.

Frederick J. Koster of San Francisco has been elected a member of the executive committee and directory of the U. S. Chamber of Commerce. J. E. Chilberg of Seattle was re-elected a member of the latter.

I tried in vain to persuade my octogenarian friend that the old time saying "once a man and twice a child" had no foundation in fact—had indeed been disproved by scientists. He merely answered, "I know better, for now I like the Sunday comic supplements."

C. C. Wright, assistant secretary of the Fireman's Fund Insurance Company, is in New York attending the annual meeting of the National Automobile Underwriters Conference.

B. G. Wills, superintendent of the automobile department of the Fireman's Fund Insurance Company, has just returned from an extended business trip in southern California and Arizona.

"Nothing but ci-dah, sah," said the Pullman-dinah waitah.

**Bolshevism in Chicago in 1886 — "Hail to Dynamite, the Deliverer."**

People v Spies et al 122 Ill.

The meeting was held at March 4, 1886 at the Hay Market, Chicago. This was a meeting of men who were avowed anarchist. It was a time of great labor excitement and general unrest and such meetings were forbidden.

This meeting was addressed by Spies, Sparsons and Felden. A number of policemen marched into the crowd from a nearby station and ordered the meeting to disperse. At that moment someone threw among the policemen a dynamite bomb. The bomb exploded and killed a police officer. Pistol shots were exchanged. In all seven policemen were killed and sixty more were wounded. The meeting had been called by a committee of an anarchist association. Circulars were distributed, calling upon the working men to arm themselves and appear in full force.

Eight men, all agitators and avowed anarchists were tried for the murder of policemen Degan. They were convicted.

The names of these men were Spies, Schwab, Felden, Parsons, Fischer, Engle, Linng, and Neede. It was conceded that not one of the defendants threw the bomb with his own hands.

Fragments of the bomb that killed Degan corresponded with similar bombs manufactured by Linng, one of the conspirators.

The people contended that the killing of the policemen was incidental to a conspiracy, of which defendants and

many others were members. There was an international arbiter association, whose published platform was extremely socialistic or bolshevistic. There objects were to destroy the government and to take possession of all property.

This anarchistic organization was divided into groups of which there were eighty in this country. Some of the groups had "armed sections" equipped with rifles and pistols.

The Lehr and Wehr Verein was an armed section of the German speaking groups.

The American group had an armed section called the International Rifles.

These sections had agreed to fight the police and militia. In the city of Chicago there were then 3,000 of these socialists or bolshevists. They had their own newspapers. One was called the Anarchist, and another the Alarm, another the Arbiter Zeitung.

We herewith give some of the quotations of these papers to show the resemblance of the Chicago socialists to the bolshevists of Russia today.

"Daggers and revolvers are easy to be gotten, hand grenades are cheap to be produced." "Explosives too, can be obtained."

"The workingman ought to take aim at every member of the militia."

"One man armed with a dynamite bomb is equal to one regiment of militia."

"How can all this be done? Simply by making ourselves masters by the use of dynamite; then administer instant death by any and all means to any and every person who attempts to continue to claim personal ownership in anything."

"Hail to the revolution! Hail to the deliverer, Dynamite."

"Nothing but an uprising of the people and the bursting open of all stores and store-houses to the free access of the public, and

a free application of dynamite to every one who opposes, will relieve the world of the infernal nightmare of property and wages."

"Stuff several pounds of this sublime stuff (dynamite) into an inch pipe, plug up both ends, insert a cap with a fuse attached, place this in the immediate neighborhood of a lot of rich loafers, who live by the sweat of other peoples brows, and light the fuse. The most cheerful and gratifying result will follow."

Chicago people thought these crazy anarchists were harmless.

These extreme socialists carry the red flag of anarchy.

One of the conspirators made a speech in German in February, 1886, telling the workingmen how to make bombs, and to "tightly tie old nails around the pipe by means of a wire so that many pieces will fly around when the bomb explodes."

The revolution was to begin on May 4. The plan of Engle was adopted on May 3. This plan was to throw bombs into every police station, and when the police came out, anarchist armed with rifles were to shoot them.

The mass meeting at the Hay Market on May 4th was to begin the revolution.

The leaders of the Socialists expected to attract thousands of striking workmen. Only two thousand men answered the call and they were principally men of the socialist orders.

The speeches were very inflammatory and the meeting was therefore ordered dispersed by the police commandment. The bomb was then thrown into the crowd of policemen and exploded.

The court held that the jury was justified in believing from the evidence that the man who threw the bomb was

a member of the conspiracy or an agent employed by it. Also that it would make no difference in the degree of responsibility if some of the defendants were not actually among those who stood around the speakers' wagon when the bomb was thrown.

The court held:

"A man may be guilty of a wrong which he did not specifically intend, if it came naturally or even accidentally through some other specific or a general evil purpose. When, therefore, persons combined to do an unlawful thing, if the act of one proceeding according to the common plan, terminates in a criminal result, though not the particular result meant, all are liable.

"Where a man prominently connected with the organization and its leader was proven to have been engaged late on the night before the Hay Market murder in distributing a circular, calling upon ignorant men to arm themselves and avenge the act of the police quelling a riot, we cannot say that the jury were not justified in holding him responsible, along with his confederates, for the murder on Tuesday night of one of the very policemen whose death he was urging and advocating on Monday night.

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There is a movement, with headquarters in Philadelphia, to transform groups of states into large "regions," thereby saving a large part of the cost of government. This movement will never succeed. It abolishes the jobs of many officeholders.

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Wm. Sexton's "Fire Insurance," \$1.00 a Copy



## LIFE CHIPS

—The Manhattan Life has planted a number of new agencies and is increasing its business surprisingly so far this year.

—The Modern Woodman the proposed law (in Wisconsin) requiring all assessment societies, to write all new business at adequate rates. It is evident that the Modern Woodman order is weak and its days are numbered.

—A compilation in the Spectator presents totals showing a half billion gain in American life companies' assets last year. They now total 6½ billion. Premiums exceeded a billion. New paid for business increased about 20 percent. Ordinary insurance in force is now about \$24,300,000,000 a gain of over 10 percent.

—The National Temperance Life is being organized in Chicago, to write everybody and anybody "when the nation goes dry." But why the word "Temperance" in the name.

—British life companies generally made large gains in new ordinary business in 1918. The Pearl gained 65 percent, and the Prudential gained over 100 percent.

—Occupations for tubercular cases soldiers recommended by a committee of the San Francisco chamber of commerce include canvassers, hawkers, and insurance agents.

—On July 16 the Western \$100,000 Field Club of the Mutual Life meets at Portland, Or., where many ocean ships come to take a fresh water bath and cargoes.

—Section Ninety-Six Bust.—Under the new amended law of New York the giants can write more than "the limit" if the state superintendent of insurance suspends the law, which he may do, provided that the business written up to the limit before the end of the year has been written properly and economically. However, in the succeeding year the giant companies can write only as much as would have been allowed under the restricted limit of the preceding year.

—The dotted line is not liked by German rulers, who refuse to sign.

## MISCELLANEOUS CHIPS

—A non-resident insurance company does not cease to do business in the state under Code, requiring it to file agreement that service upon it may be obtained upon the state auditor, by withdrawing its agencies and ceasing to obtain new policies, if at the same time its old policies continue in force and premiums thereon are collected from policy holders.—*Flinn v. Western Mut. Life Ass'n*, 171 N. W. 711. Iowa.

—If a man deliberately assaults another with a lethal weapon in his hand, such as a pistol, whether it be loaded or not, it cannot be said that the injuries he receives in the resulting struggle are accidentally received within terms of insurance policy.—*Meister v. General Accident, Fire & Assurance*, 179 P. 913.

—Name Contractors' Mutual Liability changed to Federal Mutual Liability. No capital. Represented by Willard Done.

—San Francisco's grand jury—jurors and jureses—are investigating 'accident sharks.' A lawyer collected a California State Industrial Accident award of \$360 and kept \$226, giving the wounded stevedore only \$134. The claimant would have got all the money had he been insured in a private corporation.

—Where liability insurer with knowledge of accident and injury and pendency of suit, refuses to participate in defense, insurer cannot, when sued, challenge the judgment for fraud, collusion or any other reason.—*Georgia Casualty v. Schrepferman* 122 N. E. 783.

—In action on accident policy, evidence that insured had no hernia previous to his fall, while attempting to alight from an automobile, that a hernia developed just after the fall, and a doctor's opinion that in all probability it was due to the fall, justified jury in finding that accident was sole cause of injury, "exclusively and independently of all other causes," within a policy provision.—*Metropolitan Casualty Ins. Co. v. Edwards*, 210 S. W. 856.

—There is one nation, I have a notion, that is practicing self-extermination.

# CHIPS

—The Fire Underwriters' Association of the Pacific placed on the L. B. Edwards bier its beautiful floral cross. The remains were cremated. The late Mr. Edwards was, many years ago, president of the association. He is survived by his widow, Elvin the son, and Mrs. H. C. Capwell the daughter.

—California had no rain worth mentioning in April or May, and some crops were therefore the losers

—California state and county and municipal taxes in 1918 amounted to \$189,535,389.95 or \$63.18 per capita or about \$252 per producer.

—A Contract for Life.—Life policy providing for payment of annual premium and for forfeiture of policy on nonpayment thereof is not a contract in force for a single year with the privilege of renewal from year to year, but a contract for the entire life of the insured, subject to forfeiture by failure to pay the annual premium when due.—Lyke v. First Nat. Life & Accident Ins. Co., 171 N. W. 603.

—The Pacific Coast Adjustment Bureau will be continued by its owners, as it is doing good service and is now self-sustaining.

—Mr. Maloney, the retiring manager of the Pacific department of the Evans companies, has made many new friends in the business, for himself and for the office.

—The Pacific Mutual Life has increased its capital to \$1,200,000, by an addition of \$200,000, the stockholders taking the additional stock. The company could as easily have increased the capital to \$2,000,000, for it earns good interest on all its investments.

—The first bolshevik rebellion broke out in Seattle, and the second, in Winnipeg.

—Health rates are to be advanced in the East and on the Coast, because of influenza.

—The Metropolitan Life reports that for four months past the mortality experience has been double that for the same months last year. Influenza effects still persist.

—Insurance Law Journal for April prints decision of Wash. sup. ct. in case of Day v. Great Eastern Casualty Co. Tried without a jury; judgment for plaintiff for \$600 sued for; defendant company appealed. Affirmed. Insured was accidentally bruised while at work. Wound quickly developed into a carbuncle. Insured had been in perfect health. Carbuncle was lanced and infection followed and insured died therefrom. No evidence that insured was afflicted with diabetes before accident, nor that the symptoms of diabetes were not caused by the infection.

—W. H. Clark, Salinas, Cal., has represented the Fireman's Fund in that little city since 1876. He is a Civil War veteran, and at Fair Oaks was wounded three times within about five minutes. Mr. Clark will be 80 in August. He is a handsome portrait in Fireman's Fund Record.

—"Not Doing Business."—A fraternal society without paid solicitors, accepting applications and dues at its general office, is not doing business in another state, and attempted service of summons on the insurance commissioner of such other state whence application had been mailed does not give that state's courts jurisdiction over the society, 255 F. 797. In other words, the unauthorized company or association or lloyds must be sued at its home.

—"Will this country endure?" shouted the orator. As nobody answered his question, I will

—"Yes, this country will endure a great deal—and then explode."

—The Zurich General will enter California.

On May 14th C. E. Hydes, marine special agent at the home office of the Fireman's Fund, delivered the second of a series of talks on marine insurance before the Foreign Trade Club, of which organization Mr. Hydes is vice president.

—In new paid-for life business of the Travelers, the San Francisco branch office ranks No. 4, and Los Angeles No. 14, out of 20 leaders. In new paid-for accident and health premiums, Seattle is 11, Los Angeles is 15, and San Francisco is 16; and in net increase San Francisco is 6, Los Angeles is 16 and Seattle is 19.

### Royal Exchange Re-Enters California, with Benjamin Goodwin as Manager for the Coast

United States Manager Harvey visited California a few days ago, and, as announced in a Coast Review Extra, appointed Benjamin Goodwin manager for the Coast. The territory for the fire branch is California, Oregon, Washington, Idaho, Montana, Utah, Nevada, Arizona, Hawaiian Islands and Alaska. The territory for the automobile branch is the state of California.

The Royal Exchange will be 200 years old in 1920, as it was incorporated by Royal Charter in 1720. It has more than \$51,000,000 assets and has paid \$280,000,000 in losses.

Manager Goodwin began his insurance career at Anacortes, Wash., early in 1890, as local agent for the American Central Ins. Co. and the St. Paul Fire & Marine Ins. Co. In January, 1893, he removed to Seattle, where he continued in the local agency business until January, 1897, when he engaged as special agent for the Northwest field for Charles Christensen, the manager of the Pacific Coast department for these companies. In the early part of 1898 Mr. Goodwin was promoted to the position of assistant manager, and in the year 1899 became associate manager with Mr. Christensen under the firm name of Christensen & Goodwin, continuing in the firm until January 1, 1918, when he succeeded it and became sole manager.

A Seattle paper denounces the "hair-brained radicals."

This is too common news-paper English. What has hair to do with it?

Baldheads tell me that brains generally have no hair.

What paper boys mean is hare-brained.

Rabbits, like radicals, socialists, bolsheviki and all anarchists are reputed to be very silly—hare-brained in short.

### Insurance for Payment for Inheritance Taxes

As prophesied in a previous number of Trust Companies, the Act provides that policies whether payable to the estate or to individual beneficiaries are to be included as part of the gross estate. In case the insurance is payable to individual beneficiaries there is an exemption, however, of \$40,000 of the total amount so disbursed. The lucrative and constantly growing business of selling insurance for the purpose of providing funds for the payment of inheritance taxes would thus seem to have suffered a severe setback as a result of imposition of the tax upon the very funds intended to meet the tax. Particularly so in view of the fact that there is an additional tax to be paid upon the issuance of the policies under another section of the Act. Many men of national prominence said to have taken out policies in large amounts for this purpose are expected to make cancellations according to reports in insurance circles.

Closer scrutiny of the amended Act as a whole, however, should give reassurance to those who look for a falling off or cancellation of insurance for inheritance taxes. The exemption of \$40,000, if judiciously apportioned, still suffices to cover distributable estates valued at over \$800,000 and less than \$1,000,000 (See Table 11).

Futhermore, it is not likely that astute counsel in the service of insurance interests will fail to detect the possibility of escaping the tax altogether even in larger estates by recourse to a very simple and, it is believed entirely lawful expedient.

He was slightly embarrassed and rose and said to the diners sipping cafe noir, "On this suspicious occasion—I mean auspicious"; but the wise ones knew he was right at first. Two months later the general agent host and all the officers back home were fired, "to let" signs were posted, and the company changed its name and reduced its capital.

Everbody is doing it—getting life insurance to beat the "flu," which is looked for in the "embers" of the dying 1919.



### 100 Feet Clear Space Clause

Space clause, so called, of fire insurance policy issued to lumber company, whereby insured warranted continuous clear space of 100 feet should be maintained between property insured and any woodworking and manufacturing establishment, etc., held to be considered as aiding description of location of insured property.

Lumber destroyed was on railroad loading platform of plant. Held within first descriptive clause of policy, and not eliminated by space clause, so called.

Lower court eliminated the items of loss for property located within the 100-foot space and directed verdict for the plaintiff on the other items. Revised and remanded, and new trial ordered.

The court said:

Inasmuch, therefore, as the descriptive clause of the policy purports to cover the full location of the yard No. 3, the space clause should not be deemed by mere implication to withhold insurance from property permitted in said location by the express terms of the clause in question. If the location of the destroyed property had involved a breach of the covenant of the space clause, we should look with more favor upon the contention of the defendant. The defendant brings to our attention the holding of the supreme court of Minnesota in *Wild Rice Lumber Co. v. Royal Insurance Co.*, 99 Minn. 190, 108 N. W. 871, and *Park Rapids Lumber Co. v. Aetna Insurance Co.*, 129 Minn. 328, 152 N. W. 732, wherein that court held that such a space clause as we

have before us was effective as a description of the location of the property. With this holding we are inclined to agree. In those cases it was held also that property located within the prohibited space was not covered by the insurance policy. We gather from a reading of the opinions that the space clause there in question contained no consent or permission to the location of the property within the so-called clear space. Furthermore, a premium rate of \$9.50 was provided on property within the "clear space," and \$2.85 on property outside such space. The insured paid only the lesser rate.—*Northwestern Reporter*, vol. 170, No. 8, p. 881.

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### Will It

The motor-car displaced the horse and carriage for pleasure-riding. Will the airplane displace the automobile for pleasure riding?

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### Western Assurance

This old leading Canadian company has \$7,157,538 assets, of which \$2,488,625 are paid up capital.

The \$6,511,731 premiums are divided about equally between fire and marine business. The fire loss ratio was 45 percent. The marine loss ratio, like that of companies writing largely in 1917, was heavy in 1918.

Since 1851, when organized, exceeds \$74,000,000.

Represented in this field by Miller, Henley & Scott, San Francisco.

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"A man doesn't always die at the right time."

True, true, too true. Some men live too long. But not for the life insurer.

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The Hartford Fire will soon have a new larger home office in Hartford.

**New Zealand Insurance Company's  
60th Annual Statement—Large Gains  
in Assets and Surplus**

A very satisfactory annual statement is presented by the New Zealand this year. The company has entered the 10-million class as to assets, and the 6-million class as to premium income.

The business of 1918 was profitable. Premiums increased nearly \$300,000. Losses were 52 percent. To the reinsurance reserve fund the company has added \$150,000.

Capital and surplus now exceed \$5,219,000.

Assets are now \$10,620,549, against \$9,205,349 a year before and \$7,971,934 two years before. These are handsome gains.

The New Zealand has recently established an eastern department with headquarters in New York city, in charge of H. E. Kempthorne. Additional states are being entered. The company for many years has maintained the regular deposit required by law, in addition to its realty and other American investments.

The Pacific Coast department, established in 1875, is in charge of W. M. Speyer, a well known and successful underwriter, who had a very favorable loss experience last year, as usual.

**Answers**

L. S. M.—You too are a good guesser. Uncorrected galley got into wrong rack, hence those racking typographical errors, which occur in the best regulated family papers.

F. A. B.—If you do not like our opinions, why do you not write a criticism and give us all the benefit of your knowledge?

**Accident on Homeward Way**

Where engineer during his vacation, but while in pay of and subject to employer's call, at request of its superintendent went to inspect a pumping station, to increase his efficiency as an employe, and was injured in automobile accident on his journey on his way homeward, his widow was entitled to damages for his death as an "injury by accident in the course of his employment" and while "actually engaged in the furtherance of the business or affairs of the employer," within Workmen's Compensation Act, art. 3, § 301.—*Messer v. Manufacturers' Light & Heat Co.*, 106 A. 85.

**Fireman's Fund Automobile Notes**

Captain L. H. Turner, marine surveyor of the Fireman's Fund, has been busy with matter pertaining to the Shipping Board steamer Cozette, Puget Sound to United States Atlantic ports for orders, which vessel laden with flour put into San Francisco with a fire in her cargo.

A. W. Folansbee, Jr., marine secretary of the Fireman's Fund, left Sunday, May 18th, on a trip to New York.

W. H. Woodruff, marine special agent at Los Angeles, visited the home office May 12th.

The 1919 issue of the Fireman's Fund Register is ready for circulation. Innumerable changes and additions resulting from wartime activities delayed the publication somewhat, but we have no doubt that it will be more welcomed than ever by those who are interested in matters pertaining to ships and shipping whether as owners, underwriters or shippers. Every effort is made to have the Register accurate. Errors may creep in, however, and notice of such inaccuracies will be much appreciated.

Edward A. Valentine, First Lieutenant in the American Expeditionary Forces, has returned to San Francisco and will resume his employment at the Fireman's Fund home office, where prior to going into service he was in the marine underwriting department.

The gods delight in serving the fortunate—and in kicking the unfortunate.

## *Head Office Annual Statement*

— OF THE —

# New Zealand

Insurance Company, Ltd.,

of Auckland, New Zealand

For Year Ending November 30, 1918

### ASSETS

Mortgages and Shares . . . . .	\$ 950,386.47
Real Estate . . . . .	2,111,882.39
Bonds and Debentures . . . . .	5,793,079.31
Branch and Agency Balances . . . . .	699,362.20
Cash in Banks, on Hand and Fixed Deposits . . . . .	931,353.10
Accrued Interest and Rents . . . . .	134,485.81
	<hr/>
	\$10,620,549.28

### LIABILITIES

Appropriation for Losses in Process of Adjustment . . .	\$1,654,640.00
Sundry Creditors and Unearned Premiums . . . . .	761,179.10
Investment Fluctuation Account and Appropriation for Taxes Accrued . . . . .	535,664.04
Reinsurance Reserve Fund . . . . .	2,450,000.00
CAPITAL . . . . .	3,000,000.00
SURPLUS . . . . .	2,219,066.14
	<hr/>
	\$10,620,549.28

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**IN BUSINESS ON PACIFIC COAST SINCE 1875**

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### PACIFIC DEPARTMENT

In Company's Building, 330-340 California Street

SAN FRANCISCO, : CALIFORNIA

W. M. SPEYER, Manager

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### SPECIAL AGENTS

FREDERIC WILLIAMS, Denver, Colorado

VOLNEY SEEBECK, Spokane, Washington

D. A. PARKER, San Francisco, California

W. G. FORTMANN, Portland, Oregon

C. P. LYNDALL, Los Angeles, California

H. H. JONES, San Francisco, California

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### EASTERN DEPARTMENT

90 William Street, : New York, N. Y.

H. E. KEMPTHORNE, Manager





## MISCELLANEA

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### Fraternal Order Sued

Los Angeles.—Josephine Kehoe, widow of Michael E. Kehoe, who died of injuries on January 1, has filed suit against the Order of Railway Employees to recover \$2,000 on an accident policy issued to Mr. Kehoe. Under the terms of the policy Mr. Kehoe was to receive \$20 a week for 100 weeks if he was injured. Mr. Kehoe slipped from a train at Indio and later died of his hurts. It is stated by plaintiff that the order refused to pay the demand.

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### Patriotic U. S. Branch

The patriotic of Dublin, Ireland, which three years ago, reorganized, re-entered the United States, now has \$829,513 assets in this country, a gain of \$176,000. Surplus is \$554,805, a gain. Premium income was \$338,497, a large gain. An underwriting profit was made.

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### China Widow Sues Accident Company

San Francisco.—Suit for \$5,500 has been filed against the North American Accident Insurance Company of Chicago in the superior court by Mah See, the wife of Fong Wing, Chinese merchant and director of the China Mail Steamship Company, who was shot dead in front of his store, 16 Waverly place, in the night of December 21 last. A reward of \$10,000 offered by the directors of the steamship company is standing for the capture of his assassin.

Fong Wing took out an insurance policy in defendant company in favor of his wife October 15, 1917, and died from injury inflicted "through external, violent and accidental means" by persons unknown.

The North American seems rather often in court on this Coast.

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Bakersfield, Cal.—which has had many fires—is 313 miles from San Francisco, 402 feet elevation, in the midst of sand plains and oil wells. Within 48 miles south your train ascends over 3,600 feet to Tehachapi

station, 4,025 feet above sea level. Between Woodford and Tehachapi the ascent is 110 feet per mile—not much, but it makes the engine grunt and the curves swing you in your berth, especially in the upper. Here some new travelers separate from their supper.

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### Fireman's Fund Large Subscription

The Fireman's Fund subscribed \$1,000,000 to the Victory Loan, the home office employees added \$22,850. The subscription of the Home Fire & Marine was \$250,000.

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### Royal Exchange Assurance

Incorporated in 1720 but beginning business in 1717, the Royal Exchange as an insurance writer is 202 years old. It has \$51,345,952 assets, and writes fire, accident and life insurance.

Last year's fire premiums amounted to \$6,379,620, a gain of some \$790,000. Losses were only 47 percent.

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### Law Union & Rock

The fire premiums of this British company last year amounted to \$1,714,890, with 42 percent losses. There was a handsome underwriting profit. Total assets are now \$54,026,300.

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—In *Syracuse Lighting v. Maryland Casualty* held that despite conditions that there should be no waiver by any agent and that any waiver must be endorsed by president or secretary, company's "manager claim division" could waive a provision to effect that insurer could not be sued after 30 days had expired from date of payment of loss, by correspondence tending to cause the policy holder to delay bringing suit, correspondence of policy holder having been addressed to home office of company, the presumption being that his acts were approved by officers of insurer, even if such manager had not been delegated power to waive such provision.

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The useful man is really alive.

**FIRE AND MARINE****Coast Fire Business**

Home and Franklin . . . . .	3,031,560—45.2	E. E. Potter & Sons . . . . .	575,132—32.4
H. P. Blanchard . . . . .	2,731,099—29.6	H. H. Smith . . . . .	571,847—41.0
Fireman's Fund . . . . .	2,521,992—30.9	Selbach and Deans. . . . .	503,208—31.9
Rolla V. Watt . . . . .	2,451,068—33.4	Walter M. Speyer . . . . .	483,567—26.5
Dixwell Hewitt . . . . .	2,284,016—39.9	F. M. Branch . . . . .	469,380—37.8
Geo. H. Tyson . . . . .	1,895,596—29.4	D. Davenport . . . . .	466,182—43.0
W. W. Alverson . . . . .	1,656,045—48.0	Miller, Henley & Scott . . . .	452,842—20.4
James C. Johnston . . . . .	1,520,251—37.3	J. F. Cobb Co. . . . .	354,162—22.6
W. O. Wayman . . . . .	1,526,594—25.8	Chapman & Nauman . . . . .	333,780—34.2
Berdan & Osborn. . . . .	1,514,399—33.7	H. W. Fores. . . . .	311,242—31.5
W. H. Breeding . . . . .	1,505,522—31.3	Marsh and McLennan . . . .	265,058—21.0
Edward Brown & Sons . . . .	1,411,302—30.6	Seeley & Co. . . . .	232,521—29.3
T. H. Anderson . . . . .	1,380,011—38.2	Vulcan Fire . . . . .	230,266—34.4
E. T. Niebling . . . . .	1,181,979—32.1	C. De Veuve . . . . .	217,572—19.9
A. W. Thornton . . . . .	1,068,350—31.0	Home F. & M. . . . .	209,107—13.9
Balfour, Guthrie & Co. . . .	1,003,886—30.7	John A. Hougard . . . . .	184,070—36.7
J. C. Corbet . . . . .	964,167—31.1	H. Letton . . . . .	182,457—30.2
Edwin Parrish . . . . .	954,770—31.6	Utah Home . . . . .	175,157—33.8
B. Goodwin . . . . .	950,428—30.6	J. F. Magee . . . . .	156,755—27.7
Sam B. Stoy . . . . .	930,368—31.0	Rocky Mountain Fire . . . .	140,617—25.6
Northwestern Mutual . . . .	892,572—20.2	Merchants, Colo. . . . .	140,366—27.4
Geo. W. Dornin . . . . .	865,834—31.6	Watson & Taylor . . . . .	135,049—25.2
B. J. Smith . . . . .	848,118—36.2	Capital . . . . .	121,411—28.2
A. T. Bailey . . . . .	816,130—32.3	Charles R. Watson . . . . .	125,234—15.9
Jas. H. Brewster . . . . .	747,048—31.9	R. D. Harvey . . . . .	92,196—35.3
J. L. Fuller . . . . .	730,355—31.5	J. H. Richards . . . . .	81,352—25.3
D. W. Clark . . . . .	705,291—25.3	Guardian . . . . .	75,971—9.6
E. C. F. Knowles . . . . .	682,312—29.0	Pacific National. . . . .	46,615—15.0
C. A. Henry . . . . .	675,349—29.3	Macondry & Co. . . . .	38,628—34.0
F. J. Devlin . . . . .	625,724—30.3	Agency Co. . . . .	37,316—3.5
Frank M. Avery . . . . .	691,397—31.7		
California . . . . .	682,815—30.5		
F. S. James & Co. . . . .	602,408—25.3		

**Oakland School Insurance**

The total of insurance on public school property in Oakland, Cal., amounts to \$1,044,500, is this year to be distributed among 132 agents—\$10,193 each—and not to be handed out as political plums to the favored few fifty. Side-liners are excluded.

Oakland, Cal., has voted for the 2-platoon system.

In the evening of May 12 before juniors F. B. Kellam of the Royal office lectures on the Relative Adequacy of Rates on Protected and Unprotected Risks.



### **Phoenix Assurance Marine Extension— Norwich Union Will Write Marine Business on This Coast**

The continued successful development of the marine insurance business of the Phoenix Assurance Co., of London, and the Union Marine Ins. Co., of Liverpool, necessitates an extension of their accommodations, to which end premises will be utilized at 226 Sansome street, from July 1. This office will be carried on under the control of G. L. West, the companies' present marine underwriter, the general conduct of affairs of the company remaining in the hands of General Agent E. C. F. Knowles, and Ass't General Agent Munro English.

This development has enabled an association to be formed with the Norwich Union Fire Insurance Society and the British and Federal Underwriters, who are extending their marine business to the Pacific Coast, and for whom G. L. West will also act as marine underwriter in the same office. J. L. Fuller and Frank L. Hunter will continue to occupy their present positions of Pacific Coast manager and assistant manager respectively.

### **Another Million Dollar Victory Loan Subscription**

General Agent Geo. H. Tyson is in receipt of a wire from the Great American Insurance Co. of New York, advising him of a subscription of \$1,000,000 by that company, \$50,000 of which will be placed to the credit of the Pacific department. The total subscriptions by this great American company to Liberty Loans to date amount to \$7,715,000, the largest subscription of any fire insurance company in the United States and a fine proof of patriotism and faith in government securities.

General Agent Geo. H. Tyson received instruction from the Phoenix Insurance Co. of Hartford to subscribe for account of the Pacific department \$50,000 Victory Liberty Loan bonds. This company has subscribed very freely to all issues of Liberty Bonds and has been liberal in its allotments to the Pacific Coast.

### **Levison Elected President of the Board**

J. B. Levison, president of the Fireman's Fund Insurance Company, has been elected president of the Board of Fire Underwriters of the Pacific, for the ensuing year.

A. W. Thornton, manager of the London Assurance, was elected vice president.

The executive committee for the ensuing year is—W. O. Wayman, A. T. Bailey, D. Davenport, G. A. Decker, and H. J. Houge.

### **Oregon Ruling**

Insurance Commissioner Wells announces that the law restricting the number of fire agents does not apply to automobile and marine business.

The Liverpool London & Globe (San Francisco) subscribed for \$50,000 of the Victory Loan.

The New York Underwriters Agency subscribed for \$10,000 of the Victory Loan.

Colorado fire premiums in 1918, \$5,236,319; losses incurred, \$1,862,621, or 35.6 percent.

The Merchant Marine of England has been absorbed by the Employers' Liability Assurance Company, which does a marine business in the United Kingdom.

Wyoming fire 1918 business: premiums, \$961,267; losses incurred, \$472,233; loss ratio, 49.0.

The Detroit National has reinsured all its business except Michigan, and reduced its capital.

The Utah Home has increased its capital to \$400,000.

John Cadman has almost entirely recovered from the accident which overturned his taxicab and fractured his skull.

The Fire Association of Philadelphia is organizing the Victory Fire, with \$500,000 capital.

The Tokio, represented here by Miller, Henley & Scott and in the United States by J. A. Kelsey, has \$3,259,000 assets and \$2,249,810 surplus in this country.

If a man loses out—as he does—how can he win out?

## LIFE

### Uninsurable

The Mutual Life Insurance Company of New York rejects every month because uninsurable about one thousand applicants (men and women) for life insurance.

The rejected people delayed—put off the agent—a little too long.

### Adaptation to Environment as Applied to Life Assurance

Adaptation to environment is essential to life; the moment it entirely ceases, death ensues. The more any species of organic life can so adapt itself the more vigorous will it be and the wider will be the range of its distribution. It is change of conditions which creates the boundaries to the distribution of living things. For instance, the King's Tableland, on our Blue Mountains, bars the passage of many varieties of plants, because so many of them cannot adapt themselves to the different conditions on the heights of the tableland and so progress beyond.

But the principle of adaption to new conditions of environment is as much a principle governing the existence of financial and commercial organizations as the existence of organic beings. In the case of plants, for instance, the alterations of climate and other factors of environment are local, but the alterations which affect financial and commercial organizations are often caused not merely by local changes, but by movements outside any particular city and country.

Financial and commercial organiza-

tions must adapt themselves in these days of swift communication and national interrelation to conditions caused by world-wide movements. The more completely this is done the more successful the financial or commercial organization. The complete change of political atmosphere and general conditions surrounding financial and commercial life caused by the outbreak of war left all these organizations differently conditioned.

And how have life assurance organizations met these new conditions? Have they proved themselves capable of adapting themselves to the new environment occasioned by these irregular changes? Perhaps none have so capably adapted themselves to the new conditions as life assurance companies. They have been created to meet the unexpected in individual life and have proved their ability to meet the unexpected in national existence.

With a very greatly increased rate of mortality and no extra premium to meet the increase, the life offices of the Empire have had to meet this strain on all the business in force when the war commenced. It is true, of course, that some offices soon ceased to write new business for those who were going to war; some others charged as much as twenty per cent on the sum assured to meet the added risk, but even in the case of these offices they passed from normal conditions to meet a revolutionary state of affairs so far as their business up to the outbreak of war was concerned, and have encountered the difficulty with marked success.

No company has met it so successfully as the A. M. P. Society. We have

not only adapted ourselves to the stringency of new conditions, so far as our business in force in August, 1914, is concerned, but we have written a great deal of business on lives of men going to the war at an extra rate of 5% and later at 7½% on the sum assured. We have also paid all claims in probably the severest year for war losses out of surplus, and have had a balance over sufficient to distribute nearly one million pounds in reversionary bonuses. In addition to this the society has subscribed millions to war loans. The future will probably see an immense increase in life assurance business in view of its marked success in adapting itself to the strain and stress of war time.—The Mutual Provident Messenger.

#### **Life Insurance Classes in the A. E. F. University**

The Insurance Research and Review Service will say, this week: "The insurance contingent that went to Europe to organize classes to study life insurance and life insurance salesmanship is making progress.

"These men reached Paris on March 10th and inside of a week had registered 150 students for the course.

"The course now consists of sixty one-hour lessons from Alexander's text with supplementary reading and discussion from Huebner.

"In this concentrated form it is possible to complete the course in twelve weeks, and thus make it available for many men. The work of the commission probably will be finished by the middle of summer.

"The army educational program, including the life insurance feature, was under the direction of the Y. M. C. A., but recently the work, as a whole, was transferred to the army, with the personnel of the Y. M. C. A. boards serving the army in expert advisory capacity."

#### **Bankers Life of Des Moines**

Insurance written, \$40,192,869; insurance in force, \$446,933,871; assets, \$36,594,321; ratio of actual to expected mortality, 78.17, nearly 12 points more than in 1917, because of the "flu."

#### **Best's Policy Analyses**

This annual for 1919, covering also Dividend Illustrations, has just been issued from the Alfred M. Best Co. press, 100 William street, New York.

The policies of 233 United States companies and 33 Canadian—266 companies all told—are carefully shaken—no, analyzed—for the quick and ready service of the ready and quick agent who makes comparisons.

The dividend illustrations, which include the latest information on 95 companies, are based on the latest official scales.

The net cost is stated, in many instances, for five, ten or twenty years, respectively, and is based upon policies issued in 1914, 1909 and 1899. This net cost is ascertained by deducting from five, ten or twenty annual premiums, as the case may be, on issues of years specified, the actual dividends paid on such policies, including the dividends for the year 1919.

The book contains 450 pages, is bound in leather, 3¼ x 5½, and weighs only 4 ounces. Price \$2.

#### **Great Republic**

This California company has 103 agency contracts which were recently criticised by official examiners. Executive bureau contract is the name. The fund equals 5 per cent of first year's cash premiums received and 1 percent of renewals. This fund is for the holders of executive bureau contracts.

The Great Republic was hard hit by the "flu" last year, the ratio of actual to expected deaths having increased from 31 to 91 percent. The company's surplus is \$77,725.

—Warranties are a part of the contract, and must be strictly complied with. Otherwise the policy may be avoided.



## LIFE

**Bureau of War Risk Insurance**

Insurance awards, made by the Bureau of War Risk Insurance, far exceed the premiums paid in by the insured men. To date death awards, for insurance, of more than \$785,000,000 have been made by the bureau. This sum, which is being paid to the beneficiaries in monthly installments, greatly exceeds the amount received in premiums by the Treasury Department.

To April 15th the Bureau of War Risk Insurance had made 102,286 awards with a commuted value of \$785,613,500 for death of men holding insurance. There have been made 139 awards with a commuted value of \$804,500 for total permanent disability of insured men.

Death awards for insurance have been made on 87,744 claims, affecting 102,286 beneficiaries. In many instances the monthly insurance payments are divided among several beneficiaries and in some instances single payments are divided among as many as ten beneficiaries.

Under the provision of the War Risk Insurance Act which provides compensation for dependents in case of death, exclusive of whether or not the man in service held insurance, there have been made 19,295 awards for compensation for death with monthly payments of \$458,403.58.

Compensation for disability is paid by the Bureau of War Risk Insurance to more than 14,975 beneficiaries. These disability awards carry monthly payments of \$411,366.76.

There have been 105,800 claims for insurance awards for deaths and but 1,604 claims have been disallowed for various reasons, and in many cases the disallowance is not final. There are approximately 15,000 claims now pending upon which awards are being made. Claims are being filed at the rate of approximately 350 a day and awards are being made at the rate of approximately 500 a day. Awards have been made for practically all claims for insurance due to death in action.

Claims for compensation due to disability

are being filed with the bureau at the rate of over 500 a day.

Burial expenses for men who died in the service have been paid by the bureau in 19,225 cases at an expense of \$1,358,436.03.

Compilation of the causes of death is now being made and within a short time it will be possible to state the number of deaths that were caused by action or wounds and the number of deaths which can be attributed to other causes.

**Wow!**

All companies in Missouri are to be held responsible for statements made by their agents concerning any Missouri company. The insurance commissioner says he will not hesitate to revoke the license of any company whose agent makes any statement reflecting on the solvency or future of any Missouri company. It appears that statements tending to dissatisfy the policyholders of a life company, and enable the offender to twist them into his company, have notoriously been made. If the man with one eye wearing a red necktie does not apologize the state insurance commissioner will point him out and treat him and his company in a real Harty manner.

**Metropolitan Life**

This company is the world leader in—  
Outstanding insurance, \$4,429,511,816.

Ordinary life insurance paid for in 1918, \$463,008,744.

Industrial insurance paid for in 1918, \$419,331,869.

Total insurance placed and paid for in 1918, \$882,340,609.

Increase in number of outstanding policies, 1,521,328.

Increase in assets in 1918, \$71,429,183.

The assets of this great American company amount to \$775,454,698.

The West Coast Life subscribed for \$10,000 of the Victory Loan.

The Equitable Life was hard struck by the influenza.

## SELLING LIFE INSURANCE

### Suggestions on How to Approach a Prospect

The address or manner of approach is a study or an art, through which personality is interpreted more readily than through all other sources combined. It is in this way that your personality is measured by those with whom you come in contact, and for that reason the approach should have all in it necessary to make your strength of character and personality fairly overflow into your prospect.

Don't shake your prospect's hand as a mere matter of form, but do it with a natural, firm, whole-hearted feeling that will make you both feel more than acquainted. A forceful address is also very necessary, keeping a firmness about you that will impress the prospect. Nothing is more unimpressive than the insurance agent who approaches a prospect in a careless, undignified or timid manner.

Timidity is usually the cause of a weak approach, and therefore the one thing against which all men should guard. Conquer your timidity and you will be surprised at the force and personality you really possess. Don't say to a prospect, "I was down this way and thought I would drop in." To begin in such a manner is to lose all of your forcefulness, besides having created no impression whatsoever with your man.

Don't drag your feet or assume a careless bearing. Wear the appearance of a busy man—too busy to waste time.

Don't wait around within view of your prospect indefinitely, for he'll surely think that you have plenty of time to call again.

If you act busy and are just as busy as you act, your success will be beyond all expectation.

Approach your prospect with a firm, quick step, and say briskly, "Is this Mr. Jones?" At the same time thrust your hand into his and give it a good, hearty shake, at the same time firmly stating that your name is Smith.

Don't get "cold feet" and stammer over a limp handshake, that your name is Smith, and that you are representing such and such

a life insurance company, and that you happened to be down this way and thought that you would drop in to see if they didn't want some life insurance.

Remember, the best advice ever given is, "Be gentlemanly bold," and apply it to yourself.—"Dotted Line".

### 3 Cardinal Virtues of a Successful Salesman

#### *Ambition, Enthusiasm, Loyalty*

Let us liken the successful life agent to a modern high-power, thoroughly efficient airplane.

Ambition the wings, enthusiasm the motor, loyalty the pilot.

Ambition awakes into consciousness the ability to rise and to stay up.

Enthusiasm pushes into quick and continuous action the propelling force—the motor.

Loyalty guides, holds steady to the course and, howsoever smooth the flying, never loses sight of the importance of being eternally on the job.

The success of every life insurance salesman, consciously or unconsciously, is founded upon his practice of the three cardinal virtues—Ambition, Enthusiasm, Loyalty.

Now, Mr. Agent, to test the assertion, analyze your own case. Are you a success? (We certainly do hope so.) Then, if lacking in ambition or enthusiasm or loyalty, our contention (airplane, let us say) falls to the ground. If it stands the test—doesn't fall—what's the moral? Obviously this: Practice more assiduously the three cardinal virtues. Make new records for speed, high-climbing and continuous staying-up. Be assured that perfection in salesmanship is as far from realization as perfection in airplane achievements; but we are still improving right along.

And for you who have not all or any of the three cardinal virtues, there is hope. They lie fallow in every soul. Aspire! Plow and sow—practice everlastingly—and you may grow them.

What a time for practice! What a season for big things in life insurance selling! Where there are ambition and enthusiasm

and loyalty, how they should burst into greater speed! And where there is lack of those qualities, how intense should be the desire to force them into action!—Weekly Bulletin, Missouri State Life.

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#### Don't Ask for Sympathy

In our business, it is often necessary to tell woeful tales but don't try to get business thru sympathy. Make your prospect feel glad he met you. Then you can really talk business with him. Then your enthusiasm about your goods will have the proper effect. A reputation for joviality will gain favorable interviews for you where your honest straightforward statements, about your company and its policies, will be heard with interest.—C. F. Heineman.

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#### Hints to Agents

"Don't talk too much, be brief and explicit. When you talk, talk at something and hit it. Pungent words cannot be resisted, and words are pungent in proportion to their fitness to the point. General remarks may convince a man, but they rarely cause him to act. After you have convinced a man, all your tact will be required to change his assent to action. Excessive hammering changes the temper of the iron; if you talk too much you will lose your man. But your object is to secure the application and the premium. It is a nice point to discern when one has talked enough, but the successful agent does it, and herein lies one of the secrets of his fame.

Some of the best canvassers we know are not great talkers, but they know what to say, and how and when to say it.

Lead your prospect while he thinks he is leading you. Compliment his sagacity. Excite his curiosity and make him want to see you again. Much of your success will depend upon interesting your man in yourself, your manner, and your company. Present an old subject in a new form. If you have a novel point, all the better, but keep up an interest, and keep your patron busy investigating or else talking.

He will act quicker on his own arguments than on yours.

With every applicant, have an object. Avoid the confusion of different plans. If you can judge of the circumstances of the party, select a plan for him which you think suitable, and press it. Introduce no other unless he asks for it, or else positively declines the one you have selected. One thing at a time is the winning idea. One plan at a time is enough.

Don't refer unnecessarily to other and rival companies; if questions are asked concerning them, answer them truthfully, and turn the inquirer's attention as soon as you can to the matter in hand, which is for him to insure in your Company.

If you ask a man at random if he will take a policy, he is almost sure to say no. And if the agent stops here, he will never be successful, and had better quit the business at once. The gate is always closed against the agent, and he must shake it and push it and work on it till it swings open. There is no alternative. You must make your way. You must create the demand you wish to supply; you must produce a sense of want, before you are to supply it; you must excite the feeling of desirableness and excellence before your services will be employed. You must bear not only the loaf of bread, but you must make the man hungry.

Finish your work. If you have made a good impression, follow it up. It is not enough to make the party believe in insurance—not enough to convince him that it is, in the main, a good thing. It must be good for him. He must not only believe, but illustrate and realize. He must insure. It is your business to be efficient at this point. All preliminary work is nothing if you fail here. It matters not to you what one believes or thinks about insurance. Your work is to make him insure. You are to get the application and the premium. This is your aim, and in it alone is your success.

Remember, that failure to get the premium is failure in all.—From Travelers Manual of 1873.



### To Get Next to the Prospect

If your candidate for life insurance has a hobby of any sort—hunting, fishing, golf, in the way of sports; camping, motoring, sailing as a recreation; or if he has some special fad in business—fine stock, fruit culture, fancy poultry, or whatever may be his special diversion; discover it before you go to him, and inform yourself thoroughly in the premises so that you may be able to discuss it and to ask intelligent questions regarding it when you interview him. Don't undertake to instruct him; you are to assume the attitude of a learner possessing an interest in the thing that especially interests him.

If he has no particular fad, show an appreciative interest in his regular business—not an impertinent curiosity but such recognition of its importance and of the success he has made of it as will amount to a delicate but not obsequious compliment.

The man would be less than human who would not be pleased with attentions of this sort discreetly exercised. If your manner is modest and respectful he will naturally form a good opinion of you because of your interest in what means so much to him. Being thus in a good humor with himself and with you, he will the more easily become interested in your business and in your proposition when the time comes to broach it. At any rate he cannot well refuse to hear your story.—Mutual Life Points

### The Sour Apple and the Smiling Methods

One day a fellow called on me with some books to sell. They were valuable books. He could have sold me a set, but he didn't. Why? His expression indicated that he had eaten green apples or something equally painful. He handed me a well rehearsed selling argument (?). Then he told a tale of woe that nearly made me send the office boy for a fresh supply of handkerchiefs. I don't remember everything that had happened to him, and anyway the story would be too long to get into this letter. Gee! I felt sorry for that guy. In fact, I felt so sorry that I just couldn't buy his books. They would have been a constant reminder of

his weoful tale.

A few days later another fellow called while I was as busy as the proverbial "one-armed paperhanger with the hives." His books were not nearly as good as the other fellow's. And he took up my time when I didn't want to give it. But, he was full of smiles. He made me laugh. He made me forget that I was busy. Then he made me feel that my future welfare absolutely depended on buying his set of books. I bought them. They are now before me. I haven't referred to them a dozen times in a year. But I'm not sorry I spent the price for the books.—C. Heineman of Occidental Life.

### Team Work

Here is a suggestion which is not new (there are no new suggestions), but it is none the worse for that. You want to secure an interview with a busy man, a big man, a "captain of industry," etc., whom you hope to write for a large amount—business insurance, inheritance tax insurance, or some other sort. The way to his sanctum is guarded by a fierce office boy who demands to know the nature of your business. Tell him; and that is probably as far as you will get. Try the following plan:

A few days in advance write your prospect a brief personal note, friendly and properly deferential in tone, but dignified, proposing to call upon him at an early date—date not named—on important business, the nature of which you do not disclose. A few days later you present yourself at his office and ask the attendant at the gate to 'tell Mr. Blank that Mr. So and So is here now.'

This expedient is often successful. The man in the office recalls having received a note from you and you are admitted.—Points.

—The Amicable Life reports \$684,642 net surplus; \$45,760 new premiums; \$928,825 new insurance; \$15,096,549 in force; ratio of actual to expected deaths, 124.17; \$3,214,432 admitted assets.

American war strength when the war ceased was 3,703,273. Demobilization began at once.

## FIRE CHIPS

—Fire Mutual Decision.—A fire policy providing that it "shall be void if the insured has concealed or misrepresented any material fact or circumstances concerning this insurance or the subject thereof" applies to statements and representations made in application for insurance before issuance of the policy, and not to representations made after the loss.—*Thomsen v. Springdale Mut. Fire Ins. Ass'n*, 171 N. W. 592.

—Manager Shallcross of the United States department of the North British visited San Francisco and other Coast cities, in company with a head office official manager. No change was made in the Coast management.

—A. W. Thornton recently, by request, visited New York and attended the annual meeting of the National Board, and presented to its arson committee the particulars of the great work done by the arson committee of the Board of Fire Underwriters of the Pacific.

—Our requests for figures from the Montana Fire have not been complied with.

—Visalia, Cal., May 19.—The 12th annual foregathering of California Association of (Local) Insurance Agents closed today with election of Mathew T. Mancha of Los Angeles president; C. T. Buckman Jr. of Visalia vice president; G. R. Doolittle of Los Angeles secretary.

—Tacoma.—This city is asking for lower rates, as promised after the advance when the 2-platoon system was begun. More men have been added to the fire department and the motorless substitution has begun.

—Harry Roff of the Home of New York is in receipt of a telegram from President Snow, congratulating him on "the completion of 49 years of loyal devoted service," with the company.

—Some fire, that in Mobile, Ala., May 21, at least in respect to 240 homes burned and more than a thousand persons made homeless. The loss to underwriters was nominal.

—The suggestion that San Francisco economize by operating but one instead of two fireboats has provoked a protest by shipping men. The fireboats aid in fire protection along the water fronts of bay cities but the state government refuses to help pay the cost of their maintenance and operation.

—In our table on page 334 the Guardian loss ratio should be 11.9 percent.

—It is said there may be a general agency named Osborn & Ward.

—H. P. Blanchard, secretary of the Fireman's Fund, left May 16th for a brief visit to Portland, Seattle and British Columbia.

—J. S. French, assistant secretary of the Fireman's Fund Insurance Company, has recently returned from a trip to the Sacramento Valley, visiting the company's agents there, and reports excellent prospects for grain and other farm products.

—It is a curious fact that one of our oldest subscribers, Charles S. Barney, wrote us about January 1 that as he was not well he would discontinue the subscription on April 1, and for us to send a bill to that date. It was prophetic, for Mr. Barney died on April 2, aged 78. He was a local agent in Marin county, Cal., since pioneer days, when there were no boards nor certain rates. He specialized on dairies and ranch property, had a very low loss record, generally, and in the early days was paid as high as 40 per cent commission—which is about as much as some brokers used to receive in San Francisco.

—The Northwestern Mutual Fire Association had \$892,572 premiums in the Pacific West, with \$172,034 losses paid and \$180,830 (20.2 percent) losses incurred. Washington led, with \$574,190 premiums and \$10,113 (19.17 percent) losses incurred.

—Provisions of fire policy calling for appraisalment of property partially destroyed and the denial of a right to maintain an action unless they are complied with are upheld upon grounds of sound public policy, since they tend to fair dealing and the prevention of litigation.—*Goldstein v. National Fire Ins. Co. of Hartford, Conn.*, 180 P 409.

**FIRE****Field Men**

Every special agent should carry in his grip a copy of "Fire Insurance," written especially for specials and adjusters and not for the association meetings. Paper cover \$1.00, flexible cloth, \$1.50; flexible pegmoid, \$1.75. Address Coast Review, 122 Halleck st., San Francisco, today.

H. F. Mills and F. H. Rhoads of the Aetna are now agency superintendents.

Captain Frederick R. Lanagan is on his way from "over there" to resume his old position as special agent in the Rocky Mountain field, Denver headquarters, for the Fireman's Fund. Since the armistice he has been with the Army of Occupation at Speicher, Germany. His last letter indicated that the Army was a very interesting vocation when there was fighting.

**New Appointment**

On account of the growing business of the London & Lancashire and Orient in the southern California field Agency Superintendent J. P. Yates is to have the assistance of a special agent, and southern California will welcome the arrival of Frederick W. Andrews, formerly special agent and inspector of the London & Lancashire at Calgary, Alberta.

Mr. Andrews was reared as a clerk in the head office of the company at Liverpool, but has been doing special agency service in Canada since 1908. He is a thoroughly trained fire man, and will be helpful in maintaining the excellent service of the southern California branch of the company.

Automobile.—Where fire policy on automobile warranted insured would not let machine for hire without written permission, effect was that if machine was not in hire when burned, there was no forfeiture, and liability was incurred by insurer, so that thing warranted against was not material to risk, thereby becoming, under Rev. St. 1009, mere representation.—Berryman v. Maryland Motorcar Ins. Co., 204 S. W. 738.

**A Few Alberta Figures for 1918**

	Premis.	Losses
Vulcan . . . . .	\$ 2,705	\$ 1,211
California . . . . .	9,833	6,779
Fireman's Fund . . . . .	17,664	14,362
Fire Association . . . . .	7,088	119
Niagara . . . . .	9,662	3,654
Niagara Det. Und. . . . .	39	
Detroit F. & M. . . . .	791	3
Scottish Union & Nat'l . . . . .	29,390	3,242

Total . . . . . \$77,172      \$29,370  
Loss Ratio, 38.0

**A Few Saskatchewan Figures for 1918**

	Premis.	Losses
Vulcan . . . . .	\$1,677	\$ 12
California . . . . .	4,378	8,210
Fireman's Fund . . . . .	2,547	3,900
Niagara . . . . .	7,262	13,763
Detroit F. & M. . . . .	305	2,790
Scottish Union & Nat'l . . . . .	27,040	6,830

Total . . . . . \$43,209      \$35,505  
Loss ratio, 82.1.

**States' Loss Ratios**

The British Columbia loss ratio 1918 is 31 percent

The Hawaii loss ratio 1918 is 8 percent.

The Washington loss ratio 1918 is 35 percent.

Nevada's fire loss ratio in 1918 was 54 percent.

Alaska fire loss ratio in 1918 was 17 percent.

**34 Per Cent Coast Fire Loss Ratio**

We have not received all the Coast business figures but we have so much that we believe the total fire loss ratio incurred, with an increase of premiums, will be about 34 per cent.

The first concrete oil tanker, as designed by the Shipping Board, will be launched next week. It weighs only the same as a steel ship of same size, and resembles it. Powdered brick is used in the concrete mixture.



### Another Member of the Old Guard Gone

Lemuel Bluford Edwards, a veteran of the Civil War, who had been engaged in insurance work over fifty years, passed away in his 76th year, at his home in Oakland, Cal., on May 18. He was in the best of health, a sturdy player of golf, until recently.

Mr. Edwards came to San Francisco about 1870 as the representative of the Piedmont Life Insurance Co., a company which soon retired from business. He later became a local agent at Hollister, Cal., and after that was field man for the Oakland Home Insurance Co., with the title of general agent. He gave up the position to become head field man for the Balfour-Guthrie companies, under George W. Spencer, whom he later succeeded.

Mr. Edwards in those days was regarded as the leading Coast field man, in all-round knowledge of field and agency work and in helpfulness to the average local agent. Such was the testimony of E. C. Morrison.

Mr. Edwards was a native of Indiana, and soon after the war broke out, at age 19, he joined Wilder's Scouts as one of his aides. He served through the war, and at its close engaged in business in Tennessee.

On retiring from the insurance business he engaged in real estate, with others. The cause of his death was cancer of the stomach, but he was never told that such was the nature of his illness, and was hopeful of being at work again "next week."

The three-platoon system is bound to come. Taxpayers must prepare to meet their "finish." After that it

will be found cruel to require night men to work eight hours, and the four-platoon system will follow—with further increase in the fire loss.

### Allan Appointed Secretary of the Pacific Department of the Evans Companies

Clarence E. Allan has resigned as general manager of the Pacific Coast Adjustment Bureau, to accept from President Evans the secretaryship of the American Eagle, Continental and Fidelity Phenix for this Coast. Mr. Allan is now at the head office in New York, where he will remain some time, studying the methods and policies of the companies.

Secretary Allan began insurance work as a broker. He was with J. B. F. Davis & Sons, San Francisco, and later was an employee of the Pacific department of the Liverpool & London & Globe in various office capacities; then with the marine insurance department of Bates & Chesebrough; later in charge of that firm's "Willcox, Peck & Hughes department. He had nearly four years' experience with William Maris, independent adjusters.

In 1914 Mr. Allan joined the Pacific Adjustment bureau as staff adjuster, in 1916 he became assistant manager, and in 1917 when the bureau was reorganized he was made general manager.

We do not, all of us, have equal rights. It ought to be the born-right of every living being to have birthdays, but those born February 29th do not have them very often. —Glens Falls Now and Then.

Surely, Colonel, a man who was born on the last day of February has a birthday once a year.

Automobile.—Indemnity policy, agreeing to indemnify insured against loss by reason of operation of automobile, where founded upon a good and valid consideration, is enforceable on recovery of judgment against insured because of accident, though accident occurred while an infant was operating the automobile in violation of law. —Messersmith v. American Fidelity Co., 175 N. Y. S. 169.

**Hawaii Figures for 1918**

Reported to the Coast Review

	Premiums	Losses
Home of N. Y. . . . .	\$46,733	\$2,088
London Assur. Corp. . . . .	30,152	838
Vulcan . . . . .	5,307	418
Scottish Union & Nat'l . . . . .	10,055	201
Newark . . . . .	3,315	..
Royal . . . . .	31,771	1,851
Queen . . . . .	8,199	..
New Zealand . . . . .	14,239	207
Rocky Mountain . . . . .	1,763	..
Providence Washington . . . . .	2,196	498
New Hampshire . . . . .	803	..
Old Colony . . . . .	33	..
Boston . . . . .	1,304	..
Springfield . . . . .	14,921	1,380
Safeguard . . . . .	717	..
Orient . . . . .	4,804	..
London & Lancashire . . . . .	30,865	2,420
Girard . . . . .	1,935	..
Eastern Underw. . . . .	580	..
Niagara . . . . .	14,777	2,339
Niagara-Det. Undw. . . . .	3,444	516
Detroit F. & M. . . . .	1,546	..
United States . . . . .	9,145	385
North River . . . . .	1,885	29
New Brunswick . . . . .	2,731	1,155
New Jersey . . . . .	10,012	2,008
Merchants . . . . .	769	1,233
Richmond . . . . .	717	1,243
United British . . . . .	227	..
Etna . . . . .	10,736	2,207
Fire Association . . . . .	15,172	773
Philadelphia Underw. . . . .	8,099	..
National . . . . .	12,392	1,195
Colonial . . . . .	1,583	..
Delaware . . . . .	4,627	620
Concordia . . . . .	2,255	275
Norwich Union . . . . .	19,555	583
Phoenix Assur. . . . .	10,135	67
Imperial Assur. . . . .	1,423	11
California . . . . .	11,593	422
Agricultural . . . . .	2,521	306
Globe & Rutgers . . . . .	5,331	50
Svea . . . . .	7,512	191
Hamilton . . . . .	135	..
American Central . . . . .	4,513	606
Mercantile F. & M. Und. . . . .	1,064	..
St. Paul F. & M. . . . .	5,818	251
Commercial Union Assur. . . . .	17,005	845
Palatine . . . . .	6,180	..

Commercial Union . . . . .	967	2,043
Connecticut . . . . .	4,133	..
Westchester . . . . .	3,958	..
State Assur. Co. Ltd . . . . .	347	..
British & Federal . . . . .	914	..
Fireman's Fund . . . . .	104,049	11,779
Rochester Dept. G. A . . . . .	2,005	..
Caledonian . . . . .	9,113	649
Camdem Fire . . . . .	5,474	18
American Alliance . . . . .	2,676	1,945
Phoenix, Conn. . . . .	9,630	..
Equitable . . . . .	1,434	..
Great American . . . . .	23,758	1,088
Total . . . . .	\$571,052	\$44,733
Loss ratio, 7.8.		

**San Francisco**

In San Francisco the Federal Reserve Bank now sends its messengers with money and checks in automobiles, with protection of armed men. Hold-ups of messengers have become too frequent.

The Metropolitan Life's Pacific head office bought \$500,000 of the 5th Liberties.

The Pacific department of the Liverpool & London & Globe subscribed for \$50,000 5th Liberties.

Pacific Mutual Life subscribed for \$25,000 Victory Loan.

Died.—In San Francisco, May 22, J. H. Borland died, aged 69. He represented the U. S. Fidelity & Guaranty and was revenue broker for a wine association. He had lived in San Francisco for twenty years, coming here from Baltimore, if we are correctly told.

Petaluma, Cal. — Chicken City — is attacked by Our Animals for May, as being largely responsible for the cruelties to which old worn-out horses are subject there and in transit, waiting to be slaughtered for chicken feed.

I said to the manager, "some day we shall have state fire insurance; the politicians want the agents' jobs."

He said: "Ad Kalendas Graecas. Otherwise, Bolshevism."

## CALIFORNIA MARINE BUSINESS FOR THE PAST YEAR, 1918

	Premiums	Losses Paid	Ratio Losses Pd	Losses Incur'd	Ratio Losses Incur'd
Fireman's Fund . . . . .	\$878,446	\$691,799	78.7	\$563,305	64.1
Alliance, Philadelphia . . .	79,640	66,968	84.0	47,941	60.2
American Eagle . . . . .	43,894	24,883	56.7	27,080	61.7
Continental . . . . .	119,234	82,645	69.3	65,538	54.9
Fidelity-Phenix . . . . .	118,826	82,498	69.4	68,470	57.6
Home Fire and Marine . . .	71,325	31,231	43.7	34,083	47.7
Home, New York . . . . .	121,525	91,068	75.0	72,546	59.7.
Ins. Co. North America . .	285,699	168,519	59.0	125,777	44.0
Providence-Washington . .	120,052	89,938	74.9	68,291	56.8
British & Foreign M. . . .	252,003	86,881	34.4	149,844	59.4
Amer. & Foreign M. . . .	174,348	28,576	16.3	48,409	27.7
American, N. J. . . . .	4,008	2,108	52.7	2,274	56.8
Caledonian . . . . .	10,765	2,063	19.2	2,733	25.5
Camden . . . . .	3,158	6,337	20.4	18,127	58.4
New Zealand . . . . .	23,858	11,120	46.7	18,248	76.6
North China . . . . .	87,770	47,403	54.0	43,160	49.2
Union of Canton . . . . .	160,771	51,108	31.8	64,798	40.3
Queensland . . . . .	30,982	4,290	13.8	7,953	26.0
Yang-Tsze . . . . .	144,381	77,719	53.8	83,641	57.9
Globe & Rutgers . . . . .	215,494	162,634	75.5	172,953	80.2
Agricultural . . . . .	141,102	78,204	55.4	55,092	39.0
Indemnity Mutual . . . . .	2,472	11,060	460.8	11,060	460.8
New Jersey . . . . .	18,822	11,602	61.7	12,108	64.4
New Brunswick . . . . .	9,865	1,265	12.9	2,279	23.2
Sea . . . . .	36,679	21,922	59.8	21,922	59.8
Tokio . . . . .	84,165	59,397	70.6	40,012	47.5
U. S. Fire . . . . .	34,934	88,181	252.6	76,281	218.5
North River . . . . .	23,289	58,774	253.3	50,854	219.1
U. S. Lloyds . . . . .	156,999	109,250	69.6	75,894	48.3
Fire Association . . . . .	18,281				
Liverpool & Lon. & Globe	36,267	19,011	52.5	19,011	52.5
Switzerland Gen. . . . .	192,608	130,639	67.8	134,175	69.6
Thames & Mersey . . . . .	111,699	67,182	60.1	71,022	63.6
Royal . . . . .	141,560	56,047	39.6	73,931	52.2
Newark . . . . .	36,246	12,283	33.9	16,670	46.0
Queen . . . . .	61,041	12,042	19.9	16,501	27.0



## California Marine Business—1918

	Premiums	Losses Paid	Ratio Losses Pd	Losses Incur'd	Ratio Losses Incur'd
Ætna . . . . .	565,167	485,173	85.8	451,209	79.8
California . . . . .	112,952	29,643	26.2	30,283	26.8
Michigan Com. . . . .	5,804	1,970	33.9	2,425	41.8
La Fonciere . . . . .	77,688	51,702	66.6	22,875	29.4
Glens Falls . . . . .	60,301	29,729	49.3	32,168	53.3
Firemen's . . . . .	173	20	11.5	20	11.5
Security . . . . .	4,687	361	7.8	2,622	57.0
St. Paul . . . . .	233,054	239,787	102.9	237,897	102.1
Standard Marine . . . . .	276,001	187,980	68.1	2,754	9.9
American Eagle . . . . .	36,441	16,578	45.5	18,669	51.2
Fidelity-Phenix . . . . .	101,063	42,349	41.9	46,265	45.7
Vulcan . . . . .	34,015	14,869	43.7	16,603	48.8
Western Assur. . . . .	212,114	154,355	72.7	177,914	55.5
Phoenix Assur. . . . .	110,047	38,174	34.7	30,828	28.0
Union M. . . . .	48,606	29,480	60.6	29,595	60.8
Columbia . . . . .	697	241	34.9	275	39.8
Stuyvesant . . . . .	714	580	81.2	580	81.2
Ins. Co. State of Penn. . . . .	3,723	1,148	31.0	2,527	68.2
Phoenix, Conn. . . . .	327,171	238,444	72.8	84,781	25.9
Great American . . . . .	181,292	53,811	29.6	31,081	17.1
Western Assurance . . . . .	177,121	144,514	81.5	. . . . .	. . . . .
Maritime . . . . .	70,131	60,378	86.1	18,659	26.6
Commercial Union . . . . .	56,348	21,586	38.0	21,586	38.0
Atlantic Mut. . . . .	36,438	10,939	30.0	12,337	33.8
Automobile . . . . .	520,160	259,785	49.9	283,678	54.5
Alliance, London . . . . .	28,373	7,825	27.6	7,825	27.6
Boston . . . . .	167,741	141,426	84.3	104,656	62.4
Canton . . . . .	174,332	138,995	79.7	. . . . .	. . . . .
Commonwealth, N. Y. . . . .	56,369	17,075	30.3	8,201	14.5
Federal . . . . .	117,197	126,877	108.3	126,877	108.3

## California Marine Business—1918

	Premiums	Losses Paid	Ratio Losses Pd	Losses Incur'd	Ratio Losses Incur'd
Hartford . . . . .	200,355	75,637	37.7	75,637	37.7
Hanover . . . . .	6,678	5,905	88.5	4,739	71.0
Concordia . . . . .	3,498	4,140	11.8	4,140	11.8
Franklin . . . . .	10,293	2,678	26.2	4,517	44.2
London & Lancashire .	122,789	56,236	45.8	53,250	43.3
Orient . . . . .	89,978	32,359	35.9	17,592	19.5
Ocean . . . . .	45,594	50,365	11.0	50,365	11.0
London . . . . .	43,151	41,141	95.4	41,141	95.4
Mass. . . . .	56,581	23,325	41.2	9,105	16.1
Skandia (reins.) . . .	41,913	19,060	45.4	27,996	66.8
Liv. & Lon. & Globe . .	87,462	35,750	40.9	36,116	41.3
Marine . . . . .	16,703	. . . . .	. . . . .	. . . . .	. . . . .
Norske Lloyd . . . . .	25,961	. . . . .	. . . . .	6,580	25.4
Norwich Union . . . . .	228	. . . . .	. . . . .	. . . . .	. . . . .
Reliance M. . . . .	722	. . . . .	. . . . .	. . . . .	. . . . .

The exodus of laboring men—back to the old country—has begun, and there may be a dearth of hard labor. In "Italy town" in San Francisco in front of the steamship ticket office crowds of Italians with their valises and bundles may be seen; likewise men of other nationalities from southern and southeastern Europe; all bound for sunny home lands "where wine and music" and new opportunities abound. This emigration may have a serious effect on land labor problems in California.

In spite of returned soldiers there is a great scarcity of "help." But our daily prints, plunging for subscribers, are trying to make paupers out of ex-soldiers.

Fire losses will continue light until it is more profitable to sell to the insurers. This time may come sooner than now expected.

California has passed a law which will lessen marriages.

## THE PRESS

The Fireman's Fund Record for May is exceptionally good. Ex-President Dutton contributes an interesting article on April 18th, 1919.

The Philadelphia U. S. Review of May 9 reached us on May 20—only eleven days in transit. The Pittsburg Insurance World of May 13 was received on the 20th. This would indicate that Philadelphia is four days east of Pittsburg.

Insurance of Cape Town, a good African, is still printed on wrapping paper, but it "raps" nothing.

The government war risk bureau continues to have troubles of its own - none due to competition. The director, appointed by Secretary Glass, has resigned as, last month, he said he would unless given wider authority. "Red tape and ponderous supervision by the treasury department on minor matters" are assigned as the reason for this and other resignations. The secretary re-

torts about the "strutting around" of the director as partly accounting for his "removal." We merely mention this unfortunate "tempest" as more evidence that governments never do anything as well as private management.

## MAY HAPPEN

Can't you imagine reading something like this in the near future:

"Pictoretown, May 13—An airplane fell onto the roof of Mrs. Sy Jones's house and crashing in, set fire to it, this morning."

Or this:

'The Friendly Life Insurance Society of Libertyville wrote a group policy for one year on the lives of every resident couple married in our city last month. The city commission paid the premium, which was the lowest of seven bids.'

Says the editor: "It is the work that makes the man." If I understand, some of my acquaintances must be woodworkers.

# The Pacific Mutual Life Insurance Company

of California

*The Only Old Pacific Coast Company*

**Offers SUPERIOR OPPORTUNITIES  
to High Class Salesmen**

**See for an Agency Contract in California**



FOUNDED 1868

**Assets**

**\$45,432,695.61**

**Capital and Surplus**

**\$5,039,328.50**

*Managers for Life Department*

**KILGARIF & BEAVER,**

Shreve Building, San Francisco

**JOHN NEWTON RUSSELL, Jr.**

Pacific Mutual Bldg., Los Angeles

*Managers for Accident Department*

**F. A. STEARNS,**

Shreve Building, San Francisco

**The PASCHALL-JONES CO.**

Story Bldg., Los Angeles

**Paid-for Life Insurance, \$208,647,520.00**



# Queen

Insurance Company  
Of America, N. Y.

ASSETS, (JAN. 1, 1919) . . . \$ 14,457,150

NET SURPLUS, . . . 4,660,450

Gross Assets JAN. 1  
1918 \$130,669,361

Fire & Marine Assets 60,917,071

Net Surplus - - 20,356,455

Transacts Largest FIRE  
Insurance Business of any  
Company in the World



## Newark Fire Insurance Company

ESTABLISHED 1811

ASSETS, - - - - - \$2,777,425.00

SURPLUS TO POLICYHOLDERS, - 1,055,592.00

**ROLLA V. WATT, Pacific Coast Manager**

**FREDERICK B. KELLAM, Asst. Manager**

**H. R. BURKE, Asst. Manager**

ROYAL INSURANCE BUILDING, SAN FRANCISCO

**SPECIAL AGENTS**—Frank M. Gilcrest, J. K. Urmston, J. B. Walden,  
D. L. Stewart, C. D. Gabrielson, E. P. Eldred, J. H. Banks, F. J. Perry,  
R. S. Folger, Matt B. Evans, W. H. Ticknor, J. H. Martin, C. A. Luhrs  
(automobile).

## L I F E

—

**Failure in Keeping Premiums Paid**

One of the unaccountable occurrences in the business of life insurance is the surprising number of policyholders who persist, despite various reminders and urgings, in forgetting, or, at any rate, in omitting to pay premiums with any regularity upon policies undoubtedly started with serious intentions of continuing. The ordinary person would fail to understand how this could be done deliberately, and yet the facts show unmistakably that it is. This, too, is utterly at variance with the best interests of the policyholder and his family and it is sometimes difficult to overcome a thoughtlessly stubborn disregard of the situation.

Often the reasons in these cases are unknown, occasionally they are compelled by misfortune, but always and invariably it is a mistake to abandon premium payments, and thus interfere or disrupt the laudable

purpose of the policy, unless dire necessity forces the action, and even then it is far better to frankly consult the agent or the company to see if some helpful suggestion can be made. This can frequently be done and not a little protection is regularly saved which might otherwise be cast aside, by the adoption of such proposition as the standing of the policy permits to be made.

The real value and intent of protection comes only through the payment of premiums, and to cease to do so indicates what may be fairly designated utter disregard of self-interest and family welfare.—The Union Mutual.

We have known of several cases where this neglect resulted in "no insurance" when the policyholder died soon after.

The Central Life of Iowa will hereafter issue participating policies only.

The opportunities of the life insurance solicitor will never be better than now.

## WHAT ARE YOU DOING?



Yes, What Are YOU Doing to Solve the Problems of Readjustment? What can you do to keep each workman at his bench, to keep his wages coming to him each week, to make room for all demobilized soldiers, sailors, and munition workers?

YOU, the ultimate consumer, you who control the situation, what can you do? This: **BUY NOW!**

Keep the worker working, the seller selling, by your buying today what you need. So buy wisely, but buy what you need **TODAY!**

*Do what you can! Buy what you can! Help all you can!*

### U. S. DEPARTMENT OF LABOR

W. B. WILSON, Secretary

R. W. Babson, Director General, Information and Education Service.

**"Unexcelled Service to Agents and Policyholders."**

**ELBRIDGE G. SNOW, President**

***Organized 1853***

# **THE HOME INSURANCE COMPANY NEW YORK**

Cash Assets, January, 1919,	\$50,291,005.74
Cash Capital . . . . .	6,000,0000.0
Liabilities . . . . .	29,034,302.14
Net Surplus . . . . .	15,256,703.60
<i><b>SURPLUS as Regards Policyholders . . .</b></i>	<i><b>21,256,703.60</b></i>

## **FIRE AND ALLIED BRANCHES OF INSURANCE**

Fire, Lightning, Automobile, Explosion, Hail, Marine (Inland and Ocean), Parcel Post, Profits and Commissions, Registered Mail, Rents, Rental Values, Riot and Civil Commotion, Sprinkler Leakage, Tourists' Baggage, Use and Occupancy, Windstorm, Full War Cover.

**STRENGTH**

**REPUTATION**

**SERVICE**



**Pinto Beans Please**

A chain of restaurants in Chicago, after several weeks' test of pinto beans, declared that they are more satisfactory than navy beans—a statement substantiated by the fact that orders of beans by customers have increased 45 percent since pintos were entered on the menu. A Philadelphia food concern ordered five carloads of pinto beans from Colorado.

A Pacific Coast packer with experience in the making of caviar in Siberia is now successfully packing caviar made from salmon eggs.

Though Russia is dry territory, anarchy reigns there.

**Producers**

Among Metropolitan leaders are Levy Goldberg and S. Moskowitz of San Francisco, and Nicholas Nicholls of Butte, Mont.

The Empire division of the Bankers Life of Des Moines, under the direction of W. W. Jaeger, was the highest of the five Bankers Life divisions in average production per man for the month of March. The average was \$32,666.

**SALESWOMAN**

Emma C. Culver of Boone, Iowa, has been heralded as the most successful life insurance woman in Iowa. She sells Bankers Life policies and has been selling them this year at the rate of better than \$1000 business a day, Sundays and holidays included. Her record was \$101,000 of business for the first ninety-four days of the year, and her ambition is to produce at the rate of at least \$1000 a day for the entire year.

**Fire****Automobile****Marine**

# COMMERCIAL UNION

## ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital . . . . .	\$ 14,750,000
Paid-Up Capital . . . . .	1,475,000
Total Cash Assets, Gold . . . . .	67,581,595
Total Liabilities, including re-insurance reserve . . . . .	56,390,685
Cash Surplus to Policyholders . . . . .	11,190,910
Total Amount of Claims Paid . . . . .	198,018,581

**Assets in United States Held by Trustees, \$12,444,648**

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE  
PACIFIC COAST BRANCH OFFICE

**558 Sacramento St.****San Francisco****E. T. NIEBLING, Manager****R. C. MEDCRAFT, Assistant Manager**

**FIRE ——— MARINE ——— AUTOMOBILE**

FIRE AND AUTOMOBILE INSURANCE

**Pacific States Fire Insurance Company** Of PORTLAND, Oregon**Independence Insurance Company** Of PHILADELPHIA, Pennsylvania

MARINE INSURANCE

**The Ocean Marine Insurance Company, Ltd.**

Of LONDON, Eng.

**The London Assurance Corporation, (Marine Dept.)**

Of LONDON, Eng.

**The Westchester Fire Insurance Co., of NEW YORK (Marine Dept.)****H. M. NEWHALL & CO., General Agents****THOMAS S. DEERING, Manager****NEWHALL BLDG., N. E. Corner California and Battery Streets, - SAN FRANCISCO**

Statement of the ownership, management, circulation, etc., required by act of Congress August 24 1912, of the Coast Review, published monthly at San Francisco, Cal., for April 1, 1919.

State of California, city and county of San Francisco—ss. Before me, a notary public in and for the city and county aforesaid, personally appeared E. H. Bacon, who, having been duly sworn according to law, deposes and says that he is the business manager of the Coast Review, and the following is, to the best of his knowledge and belief, a true statement of the ownership, management etc., of the aforesaid publication for the date shown in the above caption, required by the act of Aug. 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to-wit:

1. That the names and addresses of the publisher, editor, managing editor and business managers are: Publisher, E. H. Bacon, 122 Halleck st., San Francisco, Cal.; editor, E. H. Bacon, 122 Halleck st., San Francisco, Cal.; managing editor E. H. Bacon, 122 Halleck street, San Francisco, Cal.; business manager, E. H. Bacon, 122 Halleck st., San Francisco, Cal.

2. That the owners are: E. H. Bacon, San Francisco, Cal., A. M. Edwards, Los Angeles, Cal.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 percent or more of total amount of bonds, mortgages, or other securities are: None.

4. That the two paragraphs next above, giving names of the owners, stockholders, and security holders, if any, contain not only the list of stock-

holders and security holders as they appear upon the books of the company, but also in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him. E. H. Bacon, Business Mgr.

Sworn to and subscribed before me this 1st day of April, 1919. Charles Edelman Notary Public in and for the city and county of San Francisco, State of California.

(My commission expires April 7, 1922.) (Seal).

**COAST REVIEW FIRE CHART 1919****IS NOW BEING DELIVERED****if you received****N O N E****write right****NOW**

Pacific Department, 369 Pine Street, - San Francisco

**CONNECTICUT WESTCHESTER**

**FIRE INSURANCE CO. FIRE INSURANCE CO.**

*OF*

*OF*

**HARTFORD**

**NEW YORK**

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,  
MANAGER**

**FRED'K S. DICK, Assistant Manager**

**PACIFIC DEPARTMENT  
SPRINGFIELD**

**F. & M. Ins. Co.**

*of Springfield, Mass.*

**Largest Fire Insurance Company Chartered by the State of Massachusetts**

*Incorporated 1849*

<b>Total Assets</b> . . . . .	<b>\$ 13,224,033 34</b>
<b>Total Liabilities</b> . . . . .	<b>10,698,313 46</b>
<b>Net Surplus</b> . . . . .	<b>2,525,719 88</b>
<b>SURPLUS TO POLICYHOLDERS,</b> . . . . .	<b>\$5,025,719 88</b>

**150 Sansome Street, : San Francisco**

**GEORGE W. DORNIN, Manager JOHN C. DORNIN, Asst. Manager**

**SUPERINTENDENTS OF AGENCIES**

**F. J. R. WEBBER GEO. C. CODDING J. E. CRANDALL C. H. ANDERSON  
FRANK H. YOUNG RALPH G. STICH**

Our Government sent out a notice offering souvenir photographs, at 10 cents each. We sent 20 cents for two and received only a part of one.

part of many names such as Bakewell, Broadwell, Capwell.

Now is the season of the life insurance agent made glorious summer by the sun of prosperity and the influenza of the stars.

Well means spring. It is the last



## Automobile — Fire — Strike — Riot — Sprinkler Leakage — Explosion INSURANCE

PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

RICHMOND INSURANCE COMPANY

Organized 1836

**WM. W. ALVERSON, Manager**

**HAROLD JUNKER, Assistant Manager**

266 Bush Street, - - - - San Francisco

A. M. LOVELACE, AGENCY SUP'T,  
SAN FRANCISCO

T. J. KELEHER, STATE AGENT,  
LOS ANGELES

Special Agents — Portland:—W. E. Helfrich, Ward S. Jackson. San Francisco:—T. B. Clarke,  
W. T. Booth. Los Angeles:—E. R. Honsinger

TERRITORY:—Alaska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho  
Montana -- Hawaiian Islands

Insurance Placed Anywhere in the United States and Dominion of Canada



## VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital, . . . . \$500,000 00

Net Surplus, . . . . 381,516 72

Surplus to Policyholders, . 881,516 72

Cash, Bonds and

Secured Loans, 1,201,591 14

Other Assets, . . . . 157,642 33

Total Assets, . . . . 1,359,233 47

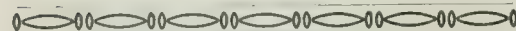
J. F. CARLSTON, PRESIDENT

Underwriting Department

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER



### Fire

Tacoma. — Amusement zone of Camp Lewis badly damaged by fire. Property loss, including theater, inn and pool hall, about \$90,000.

## Life Policy Buyers Are Invited

To Send to  
The Coast Review,  
San Francisco,

FOR RECOMMENDATIONS

*of Three Surely Solvent and Lib-  
eral Life Insurance Compan-  
ies, and of Three Fitting  
Forms of Policies or  
Contracts*

**FREE**

State Age ( about ) of Self and of De-  
pendents for whom Protection is wanted

**WE MAY BE ABLE TO SERVE YOU  
WELL AND WITHOUT COST. IF  
YOU ARE INSURED DO YOU KNOW  
FOR HOW MUCH ?**



# ATLAS

*Assurance Company*

(LIMITED)

Of London, England

With which is Incorporated the

**Manchester Assurance Co.**

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

**FRANK J. DEVLIN, Manager**

**T. H. PALACHE, Assistant Manager**

## Joy Out of Life

"No, I don't want any insurance! Didn't you see 'no admittance' on the door?"

Agent: Sure I did! the Germans had "no admittance" written in barbed wire and bullets outside their trenches, but we got in, just the same.

A Columbus, O., apartment house burned. Eight persons perished. Everything of known value was insured.

A Florida bill proposes to charge fire insurers with knowledge of ownership of insured property, so that any misrepresentation as to land shall not be a defense.

San Diego, May 4.—Geo. Shelley & Sons Junk Co. plant and contents burned, with loss of \$90,000. Used tires and hemp sacks the greater part of stock.

## What Next?

Extremes always follow extremes. Affairs, events, governments, prevailing winds of public opinion, are like the pendulum of a clock, swinging as far one way as the other.

**ARE YOU PLEASED?**  
IF NOT, SEE

**US**

**POLICIES UP TO THE MINUTE  
LIFE, ACCIDENT and HEALTH,  
Occidental Life Insurance Co.  
OF CALIFORNIA**

**"THE DURABLE"**

MERCHANTS NATIONAL BANK BLDG.,

LOS ANGELES, CAL.



## New York Underwriters' Agency

*Established 1864*

**Representing Cash Assets of over \$34,654,000**

**F. M. BRANCH, Manager**

**H. R. MANN Jr., Assistant Manager**

***Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO***

**SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—**

**V. H. Quitzow, 339-41 Sansome St, San Francisco — A. C. Anderson, 239 Van Nuys Bldg., Los Angeles**

**W. B. MEIKLE, President and General Manager**

**JOHN SIME, Asst. General Manager**

## **BRITISH AMERICA ASSURANCE CO.**

**OF TORONTO**

**(INCORPORATED 1833)**

**( FIRE )**

**United States Assets . . . . . \$2,192,173.14**

**Liabilities in United States . . . . . 1,419,245.79**

***Surplus . . . . . \$772,927.35***

***MILLER, HENLEY & SCOTT,***

**340 California Street, - - - San Francisco**

**General Agents for OREGON, WASHINGTON, ALASKA and HAWAII**

### Tip

Iowa's law against tips to waiters, barbers, etc., has been pronounced unconstitutional because it unduly discriminates between employee and employer, the latter, perhaps doing the

same work, being permitted to receive tips.

### Phrases

"A loop to hang a doubt upon."



## CAPABLE MEN CAN ALWAYS BE WELL PLACED

Much desirable territory is ready for Agents who can deliver policies in satisfactory volume. Inquiries about localities will have careful attention.

### UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

Address **ALBERT E. AWDE**, Supt. Agencies

**GEO. ELLIOTT HUNT**, Manager

1002 Shreve Bldg., Post St. and Grant Avenue  
San Francisco, Cal.

**T. H. McALLIS**, Manager

917 Board of Trade Bldg., Fourth and Oak Sts.  
Portland, Oregon

**P. B. DUREN**, Manager

307 - 308 Boston Block, : Seattle, Wash.

**J. E. EVANS**, Manager

Davis Chambers, 615 Hastings St., W.  
Vancouver, B. C.

#### Proper Names in Print

Beard, Bard, Barbee, Barber.

Peck, Pecking, Peak, Pick.

Trout, Fish, Salmon.

Pike, Pegg, Rode, Rockey.

Yellin, Wildman.

Hunger, Hungerford, Uren, Wren.

Diver, Piver, Poiver, Piper, Pepper,  
Pfeffer, Hayslip, Naffin, Schoonover,  
Applebee, Horwedel, Pond, Pool,  
Hitching, Post, Farr, Near, Hutt,  
House.

Handy, Candy, Gum, Trego, Boots,  
Boos.

#### Too Many Take It for Granted

One day a coal wagon stopped in front of an office building. The driver jumped down, removed the cover from a manhole, drew out the scoop and proceeded to dump his load. An old negro shuffled over and watched him. Suddenly he leaned over, then he began to laugh. The driver walked up to him and said, "Do you always laugh when you see coal going into a cellar?"

"No," said the negro, "but I jes' bust when I sees coal going down a sewer."

#### Earthquakes

The earthquake in San Salvador, April 28 was followed by twenty more. Destruction severe ; damage millions; lives lost many.

Another great earthquake somewhere southwest, possibly in Pacific ocean, was recorded at American seismograph stations. Records varied greatly, at least the estimates of distances varied from 400 miles to 5,400.

There are many sunspots now. They recur every 11, 12, or 13 years.

## National Liberty Insurance Company of America

Incorporated Under the Laws of the State of New  
York in 1859

Statement, January 1, 1919.

Cash Capital, - - -	\$1,000,000.00
Assets, - - - - -	9,609,646.00
Liabilities - - - - -	7,214,228.11
Net Surplus, - - - -	2,395,417.89
Surplus for Policyholders	3,395,417.89

HEAD OFFICE

62 WILLIAM STREET, NEW YORK

**AMERICAN CENTRAL**INSURANCE COMPANY  
of St. Louis

Established 1853

Assets, \$4,142,834

Surplus to Policyholders, \$2,032,736

Losses Paid, \$32,271,012

**ST. PAUL**F. & M. INSURANCE COMPANY  
of St. Paul, Minn.

Established 1865

Assets, \$12,288,618

Surplus to Policyholders, \$4,895,060

Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

**MERCANTILE**F. & M. UNDERWRITERS  
of St. Louis**MINNESOTA**UNDERWRITERS  
of St. Paul

Assets . . . . . \$4,142,834

Assets . . . . . \$12,288,618

Surplus to Policyholders 2,032,736

Surplus to Policyholders 4,895,060

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

**BENJAMIN GOODWIN, Manager***Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.***FIRE****EXPLOSION****AUTOMOBILE****FIRE ASSOCIATION**

Of PHILADELPHIA

Cash Assets, - \$13,481,581.02

Surplus to Policyholders, - \$3,599,623.24

**Philadelphia Underwriters**

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$40,755,189.48

Surplus to Policyholders, - \$13,473,116.40

**F. M. AVERY, Manager****Pacific Coast Department: 242-244 Sansome St., San Francisco**Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;  
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.

"Did your late employer give you a testimonial?"

"Yes, but it doesn't seem to do me any good."

"What did he say?"

"He said I was one of the best men his firm had ever turned out."—Philadelphia Inquirer.

C. O. G. Miller has issued a letter, touching on a possible combination of life companies in northern California.

A life insurance agent, 55, in Oakland Cal., committed suicide on Sunday of last week. His name, Sherman Leonard. His debts, none.

A California mercantile firm hung up a large sign, saying:

Dear Burglars; this is the combination to our safe———.

How very silly: In the burglars? No, in the merchants. Why lock the safe? Why not a card, reading, "Help yourselves, burglar boys; turn the knob," hanging on the safe door?

**PLATE GLASS**                      panies lost money last year, notably  
The American plate glass com- by the New York.



## THE SPIRIT OF THE WEST IS THE SPIRIT OF WEST COAST SERVICE

It is Virile and Aggressive — It includes Strength and a Healthy  
Enthusiasm — Above all other things SERVICE  
is the dominant factor

Increases made by the WEST COAST LIFE during 1918 were :

Ordinary Insurance in Force . . . . .	\$4,400,193 00
Admitted Assets . . . . .	406,016 39
Addition to Deferred Dividend Fund . . . . .	54,356 00
Annual Dividend Fund . . . . .	25,126 00
Added to Unassigned Surplus . . . . .	33,466 31

WEST COAST SALESMEN are PROSPEROUS and HAPPY

A few attractive openings in the field are available for experienced life underwriters of ability and integrity who are seeking a profitable connection. If YOU are in that class and the above record of results interests you, write to

CHAS. W. HELSER, Vice President, 376 Pine St., San Francisco

For Sale at the Coast Review Office Only

## “FIRE INSURANCE”

By

*Yours truly,  
Wm. Sexton*

The late Wm. SEXTON wrote the signature, of which the above is a facsimile, when he was nearly 84 years of age. The letters are entirely free from any indication of trembling.

Strong Paper Cover, . . . One Dollar  
Flexible Cloth Cover, . . . One-Fifty  
Red Pegmoid Cover, . . . One-Seventy-Five

For Sale by the Coast Review, 122 Halleck st., San Francisco



**FIRE INSURANCE DEPARTMENT**

**BALFOUR, GUTHRIE & CO.**

GENERAL AGENTS

**PACIFIC DEPARTMENT**

AMERICAN INSURANCE CO., Newark, N. J.  
 CALEDONIAN INSURANCE CO., Edinburgh  
 CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.  
 NORTH CHINA INSURANCE CO., LTD.  
 QUEENSLAND INSURANCE CO., LTD.  
 ROCHESTER DEPT. GREAT AMERICAN INS. CO., N. Y.  
 UNION INSURANCE SOCIETY OF CANTON, LTD.  
 SCOTCH UNDERWRITERS DEPT. CALEDONIAN INS. CO.

CORNER CALIFORNIA AND SANSOME STREETS, SAN FRANCISCO

ORGANIZED 1797

**The Norwich Union Fire Insurance Society, Ltd.**

Of Norwich, Eng.

<b>Assets, Over</b>	.	.	.	.	.	.	<b>\$16,500,000.00</b>
<b>Losses Paid, Over</b>	.	.	.	.	.	.	<b>\$100,000,000.00</b>

Pacific Department :

**J. L. FULLER, Manager**  
**FRANK L. HUNTER, Asst. Manager**

**234-236 Sansome Street**  
**SAN FRANCISCO**

**Reindeer Meat**

Alaska will soon be in position to supply reindeer meat. The first reindeer were imported from Siberia in 1892, and in June, 1916, Alaska had 85 herds of reindeer, numbering 82,151. It is now thought that there are nearly 100,000 available, and the exploitation of reindeer meat will be undertaken on a larger scale the coming season. Reindeer have given the Alaskan Indians an industry and made many of them prosperous. An Indian serves one year as an apprentice with a herd of reindeer, and then receives six reindeer for himself. White men have

lately entered the industry at Nome. Reindeer fairs are held annually like cattle shows.

Talking about putting the insurance companies out of business, by substituting state insurance. Mr. Merchant, please reflect that it may be your turn next. In California the state is engaged in compensation insurance, is regulating the fish business and may engage in it.

Lodi, Cal — Fred Bellinger, farmer near here, is of opinion that an incendiary burned his big barn, which was chock full of hay and grain.

**NORTHERN  
LIFE**

INSURANCE CO.

Northern Life Building  
SEATTLE, U. S. A.

D. B. MORGAN,  
President

Reserves and Surplus to Policyholders  
**\$1,685,000.00**



HOME OFFICE, SEATTLE, U.S.A

**A GOOD POLICY  
"3-in-1"**

LIFE  
HEALTH  
ACCIDENT

**ONE POLICY  
ONE PREMIUM**

Protection to you while  
living, and to yours  
afterwards

Good Agency Contracts  
to Reliable "Live" In-  
surance Men.--Write today

## **MORE POWER TO YOU**

*The more push there is behind you the more power you have. We furnish the push. This push is the help we give our men. No other life insurance company does as much to insure the success of its Field Force. Ask any Bankers Life man, or write*

**BANKERS LIFE COMPANY,**

*Des Moines*

## **FIRE**

Chicago orders all movie-exchanges to move out of the congested district within a year.

More states have ordered the insurers to cut out the surcharge, despite the increased taxes and expenses. The states should set an example by lowering salaries and taxes.

## **MARINE**

### **Salvage**

An award of \$2,000, salvage to a steamship worth \$200,000 for towing another steamship with a broken crank shaft and worth, with cargo, \$481,000, from a point 14 miles off the Oregon

coast to Astoria, requiring 18 hours, although the weather was fair and there was little danger, held inadequate and increased to \$5,000.

Salvage is both compensation and reward, and, while it should not be extravagant, it should be liberal, to encourage prompt, energetic, and efficient service in the relief of vessels in peril.—Steamer Avalon Co.v. Hubbard S. S. Co., 255 F. 854: (U. S. C. C. A. Cal.)

Fire Marine.—The National F. & M. had a loss ratio 178 percent on its marine business.

One fire-marine company which shows a large seeming loss on its 1918 marine business actually made money on its two-year business.

### There Long Call of Honor

Back in the pine shadowed recesses of a Kentucky mountain county the Turners for years had been accustomed occasionally to take the law into their own hands. His grandfather had been a feudist, his father an intermittent moonshiner, and Joe Turner, the third, ran so true to form that he killed a "furriner" one election day for a fancied insult.

"What is your occupation, my boy?" the stranger had asked. He was looking for men to log a timber strip in the Licking headwaters.

"Oh, I jess walked in," Joe answered innocently.

The "furriner" laughed, and Joe shot him without a word.

It was five years before they heard from young Joe again. He had wandered up into the Canadian Northwest and, when the war came along, joined the "Princess Pats" with as little hesitation as he had shown in shooting the "furriner."

"They all say, up hyar," he wrote, "thet Unkel Sam'll have to fite too. I jess kaint cum home, so I jined hyar. They don't do nuthin' but layway each other over thar, I'm told, so I'll be to home sum."

Once again they heard from him at Neuve Chapelle where he had been pinked in the arm. Later a letter came from the Somme. After Vimy Ridge he sent a trinket on which his little sister laboriously spelled out "For Valor." But after the big drive at Cambrai they heard of him no more.

It was the little school teacher from Turkey Fork who finally made his father understand just what that cop-

per hued trinket meant to the Turner family.

And the old man got up without a word, rode twenty miles to the county seat and turned the proceeds of a year's run of moonshine into Liberty bonds.

This is said to be a true story. The government publicity bureau is responsible.

### Forest Airplane Patrol

Army aviators are now patrolling forest reserves in San Diego county, Cal., with machines equipped to report fires by wireless. The aviators will also fly over the burning section and drop bombs containing fire-quenching chemicals. Forestry fire service will at once respond to the alarm. The Stanislaus (central California) national forest, as previously announced, is being patrolled by aviators in army service. One landing place is old Chinese Camp, on the old road into the Yosemite Valley.

### Love Story in 2 Words and 3 Chapters

Chapter I—Maid one.

Chapter II—Maid won.

Chapter III—Made one.

Now the papers are saying that the late Mr. Woolworth originated the 5 and 10 cents store idea. Innocent young editors! There were such stores a half a century ago. Great fortunes and great life insurance companies have been built with 10-cent pieces.

A year ago in May German submarines sank 614,000 gross tons of ships, including neutrals', or 212,000 more than Great Britain and U. S. were building on the average.



San Francisco is increasing its expenditures 25 percent in one year—a total of \$20,000,000 or \$4 per capita, or over \$3 per

\$100 of assessed value, like wise 25 percent increase. There will be less building than expected.

## The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

### ANNUAL STATEMENT, DECEMBER 31, 1918

Assets . . . . .	\$17,275,631 60
Liabilities . . . . .	13,354,721 13
Capital . . . . .	1,000,000 00
Surplus over all liabilities . . . . .	2,920,910 47
Losses Paid to Dec. 31, 1918 . . . . .	65,527,177 84

### THE COMPANY'S LINES

Fidelity — Surety — Accident — Health — Disability — Burglary — Robbery — Larceny — Theft — Plate Glass — Druggists' Liability — Owners' and Tenants' Liability — Employers' Liability — Public Liability — Steam Boiler — Fly Wheel — Workmen's Compensation — Automobile Liability — Property Damage and Collision — Physicians' Liability — Teams' Liability.

**PACIFIC COAST DEPARTMENT** — California: CHAS. J. BOSWORTH, CHANNING B. CORNELL, Resident Managers, Merchants Exchange Bldg., San Francisco; **Washington and Oregon:** SEELEY & CO., 111 S. 9th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland

## THE LONDON ASSURANCE CORPORATION OF LONDON

Cash Assets. . . . \$36,968,335.00

### THE LONDON UNDERWRITERS

**SPECIAL AGENTS**—C. W. Rohrer, LOS ANGELES; Gus. J. Roth, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

**A. W. THORNTON**, Manager

**J. M. MENDELL**, Assistant Manager

**G. E. GOGGIN**, City Manager

WM. H. HACKETT, Supt. of Agents

**PACIFIC BRANCH**—369 Pine Street, SAN FRANCISCO

## BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1918. Price 25 cents

Wm. Sexton's Incomparable, "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket. Paper cover \$1.00

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts, 3 copies 25 cts, dozen \$1

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

## BUSINESS

We have the almost startling story of the war period, for the commerce of the United States with Latin America jumped from approximately \$800,000,000 in 1913-1914 to \$1,750,000,000 in 1917-1918, an unprecedented increase of nearly \$1,000,000,000 or 120 per cent. Although this was due, in a considerable degree, to the absence of the Central Allies from the field and in the reduction of the capacity of the Allies to do their part, still the new enterprise of the commercial and financial interests of both North and South America and the new spirit of interdependence that developed among them had a profound effect and influence.

## FOREIGN

Glasgow averages \$1,000,000 fire loss yearly.

Manager Pipkin of the Atlas Assurance on his retirement was presented by the staff with a check for 400 guineas, which he will turn over to the Insurance Clerks' Orphanage, of which he is virtually the founder.

The terms imposed on defeated Germany require the enforcement of fire insurance contracts, as in Alsace-Lorraine, where loss claims have not been paid by German insurers.

**About the Size of California**

Germany in square miles has been reduced to about 163,000 square miles, a loss of 22 percent.

### Scottish Union and National Insurance Company Of Great Britain.

Organized 1821,

Fire — Lightning — Tornado  
Automobile — Sprinkler Leakage

**North American Branch:**  
**Hartford, Conn.**

**JAMES H. BREWSTER**  
MANAGER.

**FIELD REPRESENTATIVES:**

FRED W. GASTON, Tacoma, Wash.,  
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,  
706 Gas and Electric Bldg., Denver, Colo.,  
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, State Agent,  
605 Mohawk Bldg., Spokane, Wash.  
E. Wash., E. Oregon, Montana and Idaho

H. W. FORES, San Francisco, Cal.,  
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:**  
**201 Sansome Street**

## Agents Wanted

Special or Local Agents or  
Clerks or News Men

**Can Make a Tidy Bit by  
Soliciting Subscriptions**

FOR EDITION A ( Magazine )  
and or EDITION B ( Summary )  
of The 47-YEAR-OLD COAST  
REVIEW.

***This is Cash Work and  
a Bonus***

Write Publisher Coast Review,  
122 Halleck St., San Francisco, for  
Full Particulars.

**WRITE NOW! RIGHT NOW!**

## GENERAL

Belgium announces she is to receive free from Germany 8,000,000 tons of coal annually for ten years. Also 40,000 head of horses and cattle.

"Why don't you try cooking with electricity?"

"Because we want to keep down current expenses."

## Are You a Banana?

"Why do you refer to Easymark as 'the human banana'?"

"Because he is so easily skinned."

## Like your Hair

"Sir this clock will last you a lifetime."

"How can that be when I can see for myself that its hours are numbered?"

W. B. MEIKLE, President and General Manager      JOHN SIME, Asst. General Manager

## WESTERN ASSURANCE CO.

OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS . . . . .	\$4,693,580.00
LIABILITIES IN UNITED STATES . . . . .	2,959,964.00
<i>Surplus . . . . .</i>	<i>\$1,733,616.00</i>

### PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$35,000,000

**Svea Insurance Company**  
of GOTHENBURG

**Agricultural Insurance Co.**  
of WATERTOWN, N. Y.

**Globe & Rutgers Fire Ins. Co.**  
of NEW YORK, N. Y.

**Hamilton Fire Insurance Co.**  
of NEW YORK, N. Y.

**Globe Underwriters Agency**  
of NEW YORK, N. Y.

**Sea Insurance Co. Ltd.**  
of LIVERPOOL, ENG.

**EDWARD BROWN & SONS**  
GENERAL AGENTS

202 - 204 Sansome St.,      SAN FRANCISCO

### 22,000 EDITION

It Is for All Local Agents

12th EDITION

## Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special  
and Local Agents

For Sale by the Coast Review



## FOREIGN

France. — L'Argus publishes the official "Liste Noire," of agents and assureurs in Alsace-Lorraine, Belgique, Bresil, Danemark, Pays-Bas (Netherlands), Suede, Suisse. The "black" stays on a long time.

United Kingdom.—We read in Insurance & Financial Gazette that of the staff of one insurance office (Refuge) over 3,000 joined the British army and navy. The company paid a million dollars in allowances to dependents.

The British government which insured against air-craft and bombardment damage, made \$50,000,000 out of this class. Besides collecting from Germany? Damages amounted to only \$15,000,000.

The Aviation Ins. Ass'n quoted a rate for civil-flying, in an approved type of machine, of 16 cts. per \$500, covering death of passenger during a brief pleasure trip. For night flying there was an additional charge.

## ACCIDENT

In a Travelers' list we note these accident death claims: Ladder slip, motor-boat wrecked by storm, automobile curtains down and saw not train; blinding snow storm and train hit auto, robber shot claimant, insurance agent pushed from subway platform and run over by train, messenger thrown out and crushed by falling express car, shot by burglar, canoe capsized by swell of motor boat and drowned, burned while asleep, soldering a tank which exploded, several autos capsized while trying to avoid collision, horse stumbled and fell and driver thrown out and killed.

## MISCELLANEOUS

## College Bureau of Occupations

In order to put the state trained expert in the position that he is best fitted for, the University of California Alumni Association has established a "bureau of occupations." It has been estimated that business men are paying as high as \$3000 taxes per annum for the training of men and women, who because of answering the emergency of the moment, have accepted positions which do not make full use of this training.

The work is being directed by Homer Havermale, secretary of the Alumni Association. Discharged soldiers, who have had previously to enlistment, along with a college education, practical experience in particular vocations requiring skill, are being put immediately into proper positions. In this way the expert's training is not wasted. Men who have at a great expense to the state been made accountants, underwriters, and efficiency men in the College of Commerce are inclined through fear of unemployment to accept inferior positions or positions somewhere in foreign countries, thus in no way repaying the state for its expenditures. This ill feature is being rapidly removed. Business has confidence in state-trained experts, whether in engineering or insurance, and the state is being called upon to show its goods to the proper users.

California rains to date this "rainy season" are: San Francisco vicinity, 27 inches; San Luis Obispo, 18; Sacramento, 18; Fresno, 7, or 2 below normal; Los Angeles, 8.40, or 8 below normal; San Diego, 8.50, or 2 below normal; Red Bluff, 26.20 or 2.50 above normal; Eureka, 38.20 or 5 below normal. Los Angeles vicinity appears to be the only one having a serious deficiency.

Sam Abernathy of Paris, Texas, where he represents the Bankers Life of Des Moines, was leader of the honor roll for the week ending April 17, during which he produced \$58,500 of business.

## Royal Exchange Assurance

OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$46,000,000.00

**TOTAL LOSSES PAID  
SINCE ORGANIZATION:**

**\$275,500,000.00**

United States Branch, 92 William St., New York City

**R. D. HARVEY, United States Mgr.**

**LAWRENCE F. LAMPING, State Agent**

For Oregon, Washington and Northern Idaho  
208 Columbia Street, SEATTLE, Wash.

## CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed . . . . .	\$1,250,000 00
Capital Paid Up . . . . .	250,000 00
Cash Assets . . . . .	3,296,553 33
Net Surplus . . . . .	2,197,292 47

The above Company conducts  
a general Marine Insurance  
business.

**PARROTT & CO., General Agents**

Since January, 1882

**E. L. BARRY, Manager**

320 California Street, San Francisco

[Babcock Building]

## PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

**E. C. F. KNOWLES,**

General Agent for Pacific Coast

**MUNRO ENGLISH,**

Assistant General Agent

**222 SANSOME STREET**

*Phoenix Building*

**San Francisco**

## The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

**Employers' Liability Building**

33 Broad St., Boston

**SAMUEL APPLETON, U. S. Manager**

### Accident Policies

*Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.*

**CHAS. J. OKELL & CO.**

General Agents, - - San Francisco, Cal.  
Royal Insurance Building

## GENERAL

### Have You a Line?

On a ranch near Willows, Cal., Howard Paine is building a \$15,000 mansion.

Orland, Cal. — George Barceleaux, banker, is erecting a \$14,000 home in the suburbs.

### U. S. Laboratory Investigations of Wood

Wood can be made long-lasting and unflammable says the United States Laboratory experts who are making experiments. Battleship wooden decks were long since made safe from fire, and new experiments indicate that wood generally for building purposes can be fireproofed without lessening its pliability and workability.

These experts say they can, soon probably, make building wood safe and durable. This is good news for the fire insurers. But we have our doots.

### How to Live Long

Chauncey M. Depew recently celebrated his 85th birthday, hale and hearty, and he still loves his pipe. Here's his recipe:

"Keep in touch with the young. Join in their games; take your children to the theater and howl with them; be their confidant in their love affairs. Think of good things and don't sour your nature by bitterness and uncharitableness; extend a helping hand where possible, even though you have to reach into your pocket occasionally; avoid excesses; life is sweet and beautiful if we will only open our eyes to all the joy and beauty about us."

## When There Shall Be No Timber

The destruction of our primitive forests goes on fast and faster, to supply building materials, railway ties and mining demands. There is only nominal replacement by planting or by re-growth.

Climate is affected and sometimes radically changed by this destruction. Floods, deterioration of soils, diminished water supplies, drouths and tornadoes are among the results.

Man is forever interfering with nature—and paying the penalties.

Some day the wooden house will be a curiosity preserved in a museum.

Fire loss-payers will read of the good old days of 5 to 10 percent premiums and risks abegging for protection.

One realizes best the awful destruction of this war now over—of any modern war—when reading the announcement that over half the young soldiers of France (58 percent) between ages 20 and 31 lost their lives. The proportion of the mass-assailing German youth who gave up life was of course even larger. It is well that there are to be no more rulers "by divine right," ambitions to loot, control and exterminate.

The first large concrete ship, Faith, built in San Francisco, which took a cargo to New York, and was undamaged by gale or wave, was sold last week, for \$450,000, for trans-Atlantic service.

Everybody's saving now. Even our government is saving daylight.



ESTABLISHED 1873

OFFICE OF  
**EDWARD E. POTTER & SONS**  
 General Agents

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It  
 It Costs No More**

OLD AND  
 TRIED

**GLENS FALLS INSURANCE COMPANY**

*Of New York*

*Incorporated 1849*

SURPLUS to Policyholders . . \$6,165,264 00    UNDIVIDED Profits . . . \$2,489,338 00

**SECURITY INSURANCE COMPANY**

*Of New Haven*

*Incorporated 1841*

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . . \$ 837,473 00

**GIRARD FIRE AND MARINE INSURANCE COMPANY**

*Of Philadelphia*

*Incorporated 1853*

SURPLUS to Policyholders . . \$2,449,341 00    UNDIVIDED Profits . . . \$ 452,411 00

**FIREMEN'S INSURANCE COMPANY**

*Of Newark*

*Incorporated 1855*

SURPLUS to Policyholders . . \$7,222,952 00    UNDIVIDED Profits . . . \$2,384,971 00

**EASTERN UNDERWRITERS AGENCY**

SURPLUS to Policyholders . . . \$4,037,521 00    UNDIVIDED Profits, \$1,040,201 00

**UNITED-AMERICAN INSURANCE COMPANY**

*Of Pittsburg*

*Incorporated 1873*

SURPLUS to Policyholders . . \$783,146 00    UNDIVIDED Profits . . . \$240,919 00

**NEW HAVEN UNDERWRITERS**

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . \$837,473 00

**EDWARD E. POTTER & SONS,**  
 General Agents

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

# COAST REVIEW *INSURANCE and INVESTMENTS*

MAY

A Useful Publication

*In its 48th year*

## GENERAL

### "Act of God"

That the explosion of the substances carried by the defendant can be regarded as in any sense an "act of God" cannot be supported as that phrase has always been understood. They were inherently unstable compounds, not combined by spontaneous processes of nature, but under human direction, and from no point of view could the release of energy attendant upon their resumption of stable chemical conditions fall within the definition of that phrase.

"Even though the conventional limits of an act of God be vague and irrational, and though there may be still some latitude for interpretation which does not seek to make the definition turn upon the degree of violence of the elements, there is a clear difference between the acts of the elements, which all must endure, and the results of human contrivance like this.

"If it be urged that the affinity of the dissociated atoms of an unstable chemical compound be a force of nature, the fact is true; but it is quite irrelevant, for the laws of nature attend every action of man, including even the operation of his consciousness. The distinction was devised, not for chemists, but for common men, and must be read in their terms. So viewed, the elements had nothing to do with the calamity, but only the hand of man."—Lysight, R. R. 254 F. 351.

### Why Save Money?

James Stillman, New York banker, has been appraised at \$40,838,000. The net value, after paying all debts is \$37,451,561.

The state inheritance tax is \$1,381,561; the federal tax added brings the estate's inheritance tax up to nearly \$11,300,000.

This paid, the heirs receive some \$27,000,000 to continue as invested capital. The \$11,000,000 seized by the two governments ceases to be capital and is dissipated for the support of office-holders. No man's tax is lessened because of the capital-destroying inheritance "taxes."

A big city in the Middle West has the 3-platoon system, and the fire department is undermanned of course. Wherever the 2-platoon system has been introduced the department is undermanned. The city hasn't the money to pay for doubling the men-number. But there are new men filling new political jobs. The 3-platoon system is coming, to increase the cost of living and add to the fire hazard. After that the 4-platoon system will follow.

Four of the U. S. supreme court justices have passed their 70th birthday.

The oldest is nearly 78. Justice Joseph McKenna of California is 76.

**OLDEST INSURANCE COMPANY IN THE WORLD**

**TWO HUNDRED AND NINTH YEAR**

# **SUN INSURANCE OFFICE OF LONDON**

**FOUNDED IN 1710**

CASH ASSETS . . . . .	\$20,288,161 00
SURPLUS . . . . .	13,681,378 00
TOTAL RESOURCES . . . . .	29,888,165 00

*United States Branch, 54 Pine Street, New York*

**J. J. GUILÉ, Manager**

## **MICHIGAN FIRE and MARINE INSURANCE COMPANY**

**Of DETROIT, MICHIGAN**

**ESTABLISHED 1881**

**D. M. FERRY, Jr., President**

**E. J. BOOTH, Vice President**

**H. E. EVERETT, Secretary**

CASH ASSETS . . . . .	\$1,665,929 25
CAPITAL PAID UP . . . . .	400,000 00
LOSSES PAID SINCE ORGANIZATION . . . . .	8,409,911 65

## **PATRIOTIC ASSURANCE CO. Ltd OF DUBLIN, IRELAND**

**FOUNDED 1824**

*United States Branch, 54 Pine Street, New York*

**J. J. GUILÉ, Manager**

CASH ASSETS . . . . .	\$1,210,152 47
CAPITAL PAID UP . . . . .	500,000 00

### **Sun Underwriters Agency**

CASH ASSETS . . . . .	\$20,288,161 00
SURPLUS . . . . .	13,681,378 00
TOTAL RESOURCES . . . . .	29,888,165 00

**J. J. GUILÉ, United States Branch Manager**

**54 PINE ST., NEW YORK**

**The Pacific Department** — Embraces California, Nevada, Utah, Arizona,  
Oregon, Washington, Idaho, Montana, Territory of Hawaii, Alaska  
and British Columbia

**CARL A. HENRY, GENERAL AGENT**

**SUN BUILDING**

*Northwest corner Sansome and Sacramento Streets, : San Francisco*

**AGENTS WANTED AT UNREPRESENTED POINTS**

**TOTAL RESOURCES REPRESENTED, \$33,000,000.00**



The Fireman's Fund  
was established and  
started in the  
fire business in 1863,  
organized a marine  
department in 1867  
and originated  
the agency system  
for automobile business  
in 1904.

Today the company  
stands in the front  
rank in all three lines  
throughout the country

VOL. 95  
NO. 6

JUNE  
1919  
MAGAZINE EDITION "A"

SEE PAGE  
.....

# Coast INSURANCE Review

PROTECTION

An Insurance Journal and Directory  
IN ITS FORTY-EIGHTH YEAR

San Francisco: 122 Halleck Street

Telephone Sutter 1732

The Only *INSURANCE* Journal in the Pacific West

INSURANCE PUBLISHING CO., Publishers

Montana Fire Business 1918  
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Field Men's Directory  
A Washington Life Decision  
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Business and Insurance Expense Ratios  
Marine Loss Arising from Negligence  
Grain and Hay Fires in California  
Reinstatement of Lapsed War Risk Insurance  
Bank People are Circulating a Referendum Petition  
Selling Life Insurance  
Sudden Death of Secretary Meade  
Review of Old Times  
Reviews of Statements and Publications  
New Marine Agency  
Field Men's Notes  
Miscellaneous Items

Circulating Extensively in all the  
States and Territories of the  
Pacific West

PRICE 25 CENTS  
\$3.00 PER ANNUM

Subscribers in the East, in Europe, in  
South America, Japan, China, and  
Australasia

The Great Fire Insurance Company of the World  
ASSETS IN UNITED STATES, - \$17,083,895.30



Established 1836

Entered U. S. 1848

The statement of the condition of the United States Branch on the 1st of January, 1918, in accordance with the laws of the State of New York, is as follows:

Assets	\$17,083,895.30
Liabilities	12,203,190.21
surplus	\$ 4,880,795.09

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116  
And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821; 1918, \$11,618,840.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$160,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

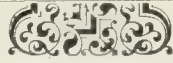
PACIFIC DEPARTMENT ESTABLISHED 1852  
In Company's Building  
444 California St., San Francisco

THOS. H. ANDERSON, Manager  
GEO. F. GUERRAZ, Asst. Manager  
LOGAN B. CHANDLER, Dep. Asst. Manager

**Special Agents:**—R. H. ROUNTREE HARRISON HOUSEWORTH C. A. LOTHROP  
GEO. J. JANES F. E. ATKINS CHESTER S. MYRICK W. H. GASCOIGNE



FIRE



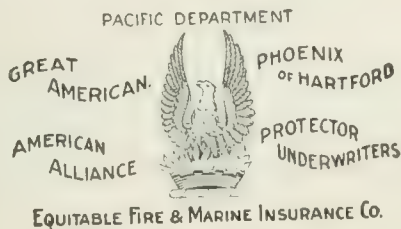
MARINE

CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER ONE HUNDRED MILLIONS

LOSSES PAID TO DATE  
OVER TWO HUNDRED and FOURTEEN MILLION  
DOLLARS

LOSSES PAID IN SAN FRANCISCO CONFLAGRATION  
OVER SIX MILLION DOLLARS



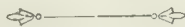
GEO. H. TYSON GENERAL AGENT  
HERBERT FOLGER ASST. GENL. AGENT  
SAN FRANCISCO

CHAS. A. HULME, MARINE BRANCH MANAGER

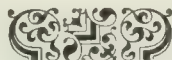
PACIFIC MARINE DEPARTMENT  
HOME INSURANCE CO. OF NEW YORK



**AUTOMOBILE—RENTS—PROFITS, USE AND OCCUPANCY—  
TOURIST FLOATER—MAIL PACKAGE—  
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BOMBARDMENT, RIOT and CIVIL COMMOTION**



AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



# The Oldest Company in America

*Issued its first Policy in 1843*

Three **leadership** achievements of the **Mutual Life**: The American Experience Table of Mortality, the corner-stone of modern life insurance. The "contribution plan" of surplus distribution, used almost universally by American companies. The Continuous Instalment policy, the basic form of all Life Income contracts.

"**Mutual Life**"—known in every household. Unexcelled policies and service, notable financial strength, co-operation with agencies. Life Insurance at its best!—the Agent's desire and ideal.

*For terms to producing agents address*

## The Mutual Life Insurance Company of New York

34 NASSAU STREET, NEW YORK CITY

### CALIFORNIA

All cities report increased bank clearings for May, except Bakersfield, about the same as last year. San Francisco, \$564,250,224: Los Angeles, \$179,690,984: Oakland, \$38,235,760.

Los Angeles leads in building permits; San Diego is next; both great gains

Platinum has been discovered near Hopland.

The University of California has a Farmers' Short Course (Sept. to Dec.) to enable persons of mature years to acquire further knowledge of the principles and practice essential to successful agriculture. If interested send to the University for the announcement.

I. W. W. headquarters have substituted the sign "One Big Union," their old slogan.

The largest wooden-hull gold "ship"—mining dredger—in the world, costing \$600,000, was placed in commission last week on Trinity river, Cal. The dredger is 152 by 68 ft. and weighs 4500 tons.

### Kennett, Cal., Is Sore Wounded

The Mammoth Copper smelter's shut down, referred to previously, and the loss of revenue from twelve saloons, have left Kennett financially stranded. The 14-year-old weekly paper has suspended. All street lights but three have been extinguished. Many of the inhabitants have moved away.

INCORPORATED 1861

# The California Insurance Co.

**Cash Capital, . . . . \$400,000 00**

**Net Surplus, . . . . 414,251 03**

**Total Assets, . . . . 1,579,366 87**

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE:** Company's Building. 550-558 Sacramento St.  
**SAN FRANCISCO, CAL.**

## **Special Agents and Adjusters**

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFELD, Los Angeles, California;

R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

MILTON HALEY, B. A. SIFFORD, San Francisco

Paid \$2,557,000 in San Francisco conflagration without discount or compromise.  
and at the rate of "Dollar for Dollar."

# LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department

57 and 59 William Street

A. G. McILWAINE, Jr.,

Manager



Western Department

39 So. La Salle St., Chicago

CHARLES E. DOX,

Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.

SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. SAN FRANCISCO W. B. HOPKINS, LOCAL SECY.

J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

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W. W. Gilmore . . . . . San Francisco

F. W. Andrews . . . . . Los Angeles

N. Gardner . . . . . Denver

David H. Parry . . . . . Seattle

G. L. Goodell . . . . . Portland

Toll Thompson . . . . . Portland

J. Robb Gay . . . . . Helena

R. F. BENNETT, Superintendent, AUTOMOBILE DEPARTMENT

**SPECIAL AGENTS:** Geo. B. Rapp, Howard J. Tobin, Lyman Lacy.



**American Central Insurance Company**  
of St. Louis, Mo.

**St. Paul F. & M. Insurance Company**  
of St. Paul, Minn.

**Royal Exchange Assurance**  
of London, Eng.

**Mercantile F. & M. Underwriters**  
of St. Louis, Mo.

**Minnesota F. & M. Underwriters**  
of St. Paul, Minn.

**Lloyds Plate Glass Insurance Company**  
of New York, N. Y.

**Massachusetts Bonding and Insurance Company**  
of Boston, Mass.

**PACIFIC DEPARTMENT**

241 SANSOME STREET, : : SAN FRANCISCO

**BENJAMIN GOODWIN,**  
**MANAGER**

**JOHN B. FRITSCHI and J. R. MACKAY,**  
*Assistant Managers*

**GENERAL**

In the recent Victory Liberty Loan drive, from April 21 to May 10, the Twelfth Federal Reserve district, with a quota of \$301,500,000, secured subscriptions totaling \$319,675,150, according to the official figures just announced by the Federal Reserve Bank.

The final figures show that San Francisco subscribed \$79,671,550 as against a quota of \$79,318,150 with a total of 143,841 subscriptions, while Los Angeles, with a quota of \$31,818,900 subscribed \$33,078,250 with a total of 108,558 subscriptions. Average of former, \$553; of latter, \$304.

The flying men were boasting about the risks they had run and the falls they had survived, and the meek infantry men listened and gasped. One of the latter, however, was not quite so meek as he seemed.

"You're not telling us anything wonderful," he chipped in. "Why, I know a chap who never was in the army even, and yet he dropped seventy feet into a vat of scalding water and was'n't a bit the worse. In fact, went straight on with his job."

"Oh cheese it," said the flying men. "It's true," said the infantryman. "They were pigs' feet, you know."—Pittsburgh Chronicle-Telegraph.

The  
**Metropolitan  
Life  
Insurance Company**

*Pacific Coast Head Office*

*Metropolitan Life Building*

Pine and Stockton Sts.

SAN FRANCISCO

**L I F E**

From Porterville, Cal., come reports that solicitors for a life company are urging soldiers to give up their government insurance and take its policies instead.

Where a reinsurance contract gave policy holders the option of continuing to pay the same premiums, and receiving the amount of insurance specified in an annexed table, or of making application, with satisfactory proof of insurability, and receiving a new policy, upon surrendering the old for cancellation, the incontestable clause of the old policy does not become part of the new policy issued to one who chose the second alternative.—Western Life Indemnity v. Couch, 123 N. E. 11.

**F I R E**

Canadian fire premiums last year, \$35,733,-383, gain of some four and a third million. Losses paid, \$19,285,715 or 54 percent.

Canada keeps nearly up to our Pacific West.

**FREE SERVICE**

The Coast Review's Legal Department will freely aid

**Agents and Policyholders.**

We are not assuming to take the place of Lawyers, but will help to assure the need of

**Expert Legal Advice.**

If claim be certainly valid our Legal Department will say YES! if invalid, NO!

**Build Your Own Business**



under our direct general agency contract. Our Policies provide for:

**DOUBLE INDEMNITY,  
DISABILITY BENEFITS,  
REDUCING PREMIUMS.**

See the new Low Rates.

JOHN F. ROCHE, Vice-President

**The Manhattan Life  
Insurance Co.** Organized 1850

66 Broadway, New York

**Red Cross Work**

Colonel Theodore Roosevelt, shortly before his death, arranged to give substantial expression of his gratitude to the people of the little village in France near which his son Quentin is buried. Through the Red Cross he provided that \$6,900 of the Nobel Peace Prize money awarded to him should be used for the benefit of the nearby country people who have kept Quentin's grave covered with flowers.

Colonel Roosevelt left the decision of the exact form his gift should take to the discretion of the Red Cross, and that organization is now trying to ascertain the wishes of the villagers.

# Union Assurance Society Limited

OF LONDON



Founded in 1714

# Law Union & Rock Insurance Company Ltd.

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

GEO. W. BECK, General Agent, DENVER, Colorado

Branch Secy.

SPECIAL AGENTS: N. L. Nelson, C. F. Hutchings, San Francisco;

I. P. E. Reynolds, Portland; John Perry, Spokane; C. T. Deatrick, Los Angeles

## LIFE

Checks from the Bureau of War Risk Insurance go to every corner of the world. During the month of March there were 30,000 checks mailed to foreign countries. The greatest number of foreign checks go to Italy. Checks are sent to Africa, Australia, Belgium, China, Haiti, India, Japan, Gibraltar, Spain, Syria, Korea, New Zealand, Portugal, Sweden, Switzerland and other foreign lands, each check representing a man from a foreign country serving in the military or naval forces of the United States.

The old Equitable Life Assurance Society of England—the original—has bought the University Life Assurance Society, 94 years old.

In 1919 first quarter of the New York's death claims one out of four was due to influenza.

Several big fraternal are now paying or trying to pay influenza and other death claims incurred in 1918.

There has been talk of the California State and the Western States consolidating.

## GENERAL

Lumber prices are going up again but not houses. Export demand has increased.

The projecting electric lamp-post will be handy for the hanging of men and women for the wearing of the red.

There is not and there never has been a saloon in the Turkish empire.



# COAST REVIEW *INSURANCE and INVESTMENTS*

JUNE

A Useful Publication

*In its 48th year*

## San Francisco

The population of San Francisco exceeded 601,000 in 1918, as compared with 587,000 in 1917, according to the seventh annual statistical report issued by the Chamber of Commerce. The report said the estimate was conservatively based on the number of telephones, gas and electric light and water connections, postal receipts, school attendance, number of registered voters and the normal increase of population.

## Longest War in History

"It is not true, as many seem to believe, that the war is over. The war will not be over insofar as our

people are concerned until financial obligations we have incurred have been completely discharged. As a representative man of your community, there devolves upon you a duty to our country and to the people with whom you come in contact, to cooperate in the most important activity sponsored by our Government. Hence I bespeak your cordial cooperation in War Savings for this year.—A. S. Burleson, Postmaster General."

As Uncle Sam has not yet discharged all financial obligations incurred in the Civil War, that war is not over.

## WHAT ARE YOU DOING?



Yes, What Are YOU Doing to Solve the Problems of Readjustment?

What can you do to keep each workman at his bench, to keep his wages coming to him each week, to make room for all demobilized soldiers, sailors, and munition workers?

YOU, the ultimate consumer, you who control the situation, what can you do? This: **BUY NOW!**

Keep the worker working, the seller selling, by your buying today what you need. So buy wisely, but buy what you need **TODAY!**

***Do what you can! Buy what you can! Help all you can!***

**U. S. DEPARTMENT OF LABOR**

W. B. WILSON, Secretary

R. W. Babson, Director General, Information and Education Service

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital  
**\$5,000,000.00**

Net Surplus  
\$8,904,032.69

Surplus as to  
Policyholders  
\$13,904,032.69



Cash Assets Now  
**\$32,074,778.15**

Losses Paid  
in 99 Years  
OVER

**\$173,000,000.00**

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

**W. H. BREEDING, General Agent**

**H. DURBROW, Asst. General Agent**

**H. F. MILLS, F. H. RHOADS, AGENCY SUPERINTENDENTS**

**MAIN OFFICE — 301 California Street — SAN FRANCISCO**

**J. A. MURPHY, STATE AGENT OREGON AND WASHINGTON**

**SPECIAL AGENTS—H. E. O'BRIEN, L. N. BRAINERD, GEO. F. ROBERTS, GEO. A. KINGMAN,  
F. H. RHOADS, G. NATHAN, G. S. MARINER.**

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

# HARTFORD FIRE

Insurance Company

Chartered 1819



**FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE**

Assets, January 1, 1919, **\$39,723,888 62**

Surplus to Policyholders, **11,823,660 08**

**DIXWELL HEWITT, General Agent**

**ADAM GILLILAND, Assistant General Agent**

**438 California Street, SAN FRANCISCO**

**SPECIAL AGENTS AND ADJUSTERS**

**GEO. E. DEVINE, Sup't of Agencies, San Francisco**

**J. J. DENNIS, Portland, Ore.**

**C. L. GREENWALT, San Francisco, Cal.**

**H. L. COPE, San Francisco, Cal.**

**L. H. EARLE, San Francisco, Cal.**

**W. W. GROVE, San Francisco, Cal.**

**J. G. CLARKE, Butte, Montana**

**C. E. MILLER, Butte, Montana**

**H. A. VALENTYNE, Spokane, Wash.**

**P. H. GRIFFITH, Los Angeles, Cal.**

**ERNEST E. PRICE, Los Angeles, Cal.**

**GERARD CLEMENT, Spokane**

**S. C. ABBOTT, Billings, Montana**

JUNE, 1919

# The Coast Review

## INSURANCE

Subscription, \$3 a Year

In the 48th Year

Foreign, \$3.50

Volume 95

San Francisco, California, U. S. A.

Number six

Entered at San Francisco Postoffice as second-class mail matter

### ***INSURANCE EXPENSE RATIOS COMPARED WITH THOSE OF GENERAL BUSINESS***

Insurance of every kind, notably fire underwriting, necessitates a vast deal of detail work in offices, in addition to the work of soliciting, of inspecting risks, and of personal delivery of policies. Small amount policies, including policies not accepted, are written at a loss. Premiums are specially taxed, and state supervision is mainly a pretext to collect other special taxes in the guise of fees. These special taxes are a part of the expenses of the business which bring the average ratio of expense to premiums up to 40 percent.

This average expense rate compares favorably with the expense rates of retail general merchandising, of drygoods and of clothing business. Indeed, their rates are higher. The "overhead" of both drygoods and clothing is 50 or more percent of sales, on the average. In some cases it is 75 percent. There are kinds of business where business cannot profitably be transacted at less than an average of 100 percent expense ratio.

But there are business men, knowing these facts, who yet complain of the expense element of the fire insurance premium, and accept cheap insurance along experimental lines with inadequate or no funds for losses.

Just as soon as it pays best to sell to the underwriters the fire loss will fast increase.

If the surcharge is removed the fire underwriters will need to increase rates. The net underwriting profit is now too low to make and maintain surplus for conflagration and other excess fire-loss claims.

Conditions unfavorable to life insurance may further develop, in addition to epidemics. Cautious managements will recognize the adverse possibilities.



**THE COAST REVIEW**

INSURANCE AND INVESTMENTS

*Entered at San Francisco Post Office in September, 1871, as second-class mail*

SUBSCRIPTION \$3 A YEAR: MONTHLY SUMMARY SUPPLEMENTS 60 CENTS A YEAR

Sample Copies Free to any part of U. S., except San Francisco

Make a note of it. You will have to pay for "not thinking."

Make a note of it. You will have to pay for "taking it for granted."

**Flying as a Pastime**

Civilian flying opened on the first of this month, and experience already gained shows that joy-riding will be the craze of the present summer. Queues of people waited at Hendon last Saturday to take part in the half-guinea aerial trips which have been inaugurated; and longer excursions are in equal demand. Air trips will be offered at many of the seaside resorts this year.—Insurance Journal, London.

For several years students and passengers have been riding on airplanes in San Francisco. We do not recall any accidents to passengers. The charge to the latter is \$10 a fly.

In Richmond, Cal., the airplanes receive passengers. The fare is about a dollar a minute.

In Great Britain paper is purchased only under license. In this country we are privileged to purchase at double price.

Weak men wish, strong men will.

**Oversubscribed**

Of course the recent Victory Loan went over the top. It was oversubscribed. But the proportion of small investors was less than formerly. There were special reasons for this decline, which we need not discuss. In California the Italian allotment was oversubscribed — by the banks and big interests. The Italians who bought freely before bought none. A policeman tells us that a canvasser risked his life when he went among the common Italians and asked them to buy Victory bonds.

**The Caledonian Insurance Co.**

The Caledonian of Edinboro, Scotland, has \$24,679,215 assets, of which the life department's share is \$19,280,725.

The paid-up capital is \$2,687,500. The fire and marine special funds amount to \$2,649,075. The fire and marine premium income last year was \$4,029,280, with \$1,836,760 losses, or 45.9 percent.

These figures indicate prosperity.

Balfour, Guthrie & Co. represent the Caledonian.

**Revision of Health Insurance Rates**

Companies have been losing money on health insurance at the old rates, and it is now necessary to advance them or discontinue this class of business. The influenza caused a great increase in claims, and moreover revealed a new and unexpected hazard like that of a conflagration in fire insurance.

The Fidelity & Casualty Co. of New York announce its new rates in effect June 15. On the life-indemnity disability policies the rate has been advanced \$5; on the progressive life indemnity disability the advance is \$15; on the disability policy the advance is \$10.

**Riot and Civil Commotion**

There is an extraordinary demand in San Francisco from British Columbia for riot and civil commotion insurance.

Vol. 1, No. 1, The Review, New York. Is that a knife I see?

# INSURANCE IN THE HIGHEST COURTS

## RECENT RULINGS

### FIRE INSURERS IN COURT

NEW YORK

*Clover Crest Stock Farm v. Farmers' Reliance Mut. Fire Ins. Co.* 171 N. Y. Supp. 674

#### Mutual Insurance—Additional Insurance Permit—Limitation

A written permit, given after the issuance of a policy, "to secure other insurance," prepared by the secretary of an insurance company, who had notice at the time of other insurance on the property, includes insurance theretofore as well as thereafter obtained.

The rule of a co-operative mutual insurance company, limiting the insurance on buildings to an amount not exceeding two-thirds of the cash value thereof, does not apply to insurance of other companies.

#### Waiver—Employment of Mechanics

The employment of mechanics for more than 15 days under a standard policy is waived, where notice was given to the secretary of the company of such employment, and thereafter and before the loss the company levied assessments, which were paid.

#### Right to Prorate

The right to prorate insurance under a standard policy must be pleaded; but, where the loss exceeds the total insurance, the provision is not applicable.

The jury had the right to draw the inference, from the failure of the defendant to call its secretary and introduce other evidence, that it

could not disprove knowledge on its part of the alleged forfeitures (*Kirkpatrick v. Allemannia Fire Ins. Co.*, 102 App. Div. 327, 329, 92 N. Y. Supp. 466); and this inference, together with the admission of counsel on the trial that all assessments had been paid to the time of the fire, justified the jury in concluding that the alleged forfeitures had been waived. If the evidence of the levying of the assessment after proofs of loss, which was erroneously excluded, had been admitted, the claim of waiver would have been impreguably fortified.

Motion of insurer for new trial denied, with \$10 costs of motion.

*Home of N. Y. v. Strange.* Indiana A. C. 123 N. E. Rep. 127. General Agent may confer authority on clerk.

#### Authority

General agents of insurers authorized to contract for risks, receive or collect premiums, and deliver policies may confer upon a clerk or subordinate authority to execute the same powers; the service not being of a personal nature.

#### Notice of Vacancy

Notice of vacancy was sufficient when given to confidential employe and bookkeeper of agency for the insurance company, upon her assurance that she would take note of the notice, that it would be just as good as if one of the agency firm were in, and that she would notify the latter when he did come in.

**Vacancy—Waiver**

The condition that vacancy without company's written consent shall avoid the policy is one which it can waive by express agreement or conduct, and such waiver can be by the promise, failure, and conduct of the company's authorized agent.

**Failure to Assert Forfeiture**

If, after company had notice of purpose of insured to change use of building from dwelling to storage purposes, it failed to assert its right of forfeiture, it waived such right.

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WASHINGTON

Rosa Goldstein et al. v. National Fire, 180 P. 409.

**Arbitration Agreement—No Recovery**

Insured, who refused to submit question of amount of loss to arbitrators under provision of the policy providing that upon such refusal, in event of disagreement, no action could be maintained on policy, and who claimed total loss under Rem. Code 1915, making total destruction of property conclusive presumption that amount of policy was true value of property, was barred from recovering on policy where loss in fact was only partial.

**Appraisement**

Provisions of policy calling for appraisal of property partially destroyed and the denial of a right to maintain an action unless they are complied with are upheld upon grounds of sound public policy, since they tend to fair dealing and the prevention of litigation.

**Waiver**

Insurer did not waive appraisal provision of policy by procuring services

of a builder to estimate loss and by advising insured to secure similar estimate, the men so employed not being appraisers, since no occasion arose for an appraisement until the parties had disagreed.

Preliminary negotiations looking to an amicable settlement of a loss are not waiver of policy provision requiring appraisal of loss, unless assured was misled to his injury, in which event a waiver will be implied.

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**Employer—Fire Loss of Tools**

In an action by plaintiff, who was to receive a stated sum per foot and a certain amount for day work for drilling a gas well, brought for the value of well drilling tools destroyed by fire, it was incompetent to prove a local custom that, when drillers were working under the direction of the owner of the well, the latter was responsible for loss of tools resulting from fire.—Henderson v. Magnolia Petroleum Co., 180 P. 228.

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**Shipment and Transfer of Cattle**

Provision against liability, if without insurer's consent the risk was increased by means within knowledge of insured, was not violated by shipment of insured cattle from pasture to stockyards, where policy stipulated that insurance was to cover cattle located "anywhere."

The placing of cattle in possession of commission merchants at stockyards, which cattle were destroyed by fire before a sale, was not such a change of possession as would avoid fire policy in terms void upon a change of title or possession without agree-



ment of insurer.

#### **Other Insurance**

Provision that other insurance without insurer's consent would avoid the policy is not violated, where stockyards exchange to which insured cattle were shipped had procured insurance on all cattle brought into yards, and of which policy the owner had no knowledge.—*Dabney v. Connecticut Fire Ins. Co.*, 180 P. 784.

#### **Ownership**

Where fire policy was in terms void if insured's interest was other than unconditional sole interest or if buildings were not on ground owned by him in fee simple, but where agent at issuance of policy knew facts as to ownership, policy would be binding, as company was thereby estopped from setting up breach of condition, in view of Civ. Code 1910, § 2472 — *Blackstock v. Jefferson Ins. Agency*, 99 S. E. 142.

### **LIFE INSURERS IN COURT**

#### **WASHINGTON**

*Millar v. Western Union Life*, 180 P. 488, June 2. Preliminary term insurance. Policy did not remain in force after end of first year.

#### **Non-Payment of Premium**

Contract held one of term insurance for first year, with privilege of insured to renew, so that, where second yearly premium was not paid at end of first year or within 30 days thereafter, the policy did not remain in force as would an indivisible contract for life, containing no express provision for forfeiture for nonpayment for premiums.

#### **Coupons in Part Payment**

Under the life policy in question,

the first coupon attached to the policy providing that it should be accepted in part payment of second yearly premium, did not continue insurance in force where said premium was not paid within the time stipulated.

Attached to the policy is a sheet containing 19 coupons. The first of these coupons recites that it will be accepted—

“as \$41.80 in part payment of the second or any subsequent annual premium on policy No. 18563 or pro rata on semi annual or quarterly premiums or will credit the amount hereof to the insured hereunder payable as stated in said policy of which this coupon is a part.”

The second coupon is to the same effect, except that it recites it will be accepted as \$43.30. The third and succeeding coupons were to be available each succeeding year, at constantly increasing value, for premium payments, the last coupon reciting that it would be accepted as \$64.75. The policy also provided that by the use of the coupons the second premium could be paid with \$239.05 in cash, the third with \$237.55 in cash, and so on, the twentieth requiring a cash payment of \$216.10, provided the coupons were used for the payment of premiums.

On November 16, 1916, Mr. Millar was again notified that the policy could be revived within certain limits, and he was requested to renew the policy. On November 8th the policy was marked lapsed and canceled upon the books and records of the company. Thereafter, on December 11th, Mr. Millar was again notified that the policy could be revived upon certain limits, and he was asked to revive it. Some time after November 7, 1916, the local agent in Seattle, where the insured at that time resided, called at the office of the insured, and urged him to pay the premium on the policy. The

insured replied that he was not able to pay the premium at that time but would be able to do so shortly.

Appellants contend that because there is no forfeiture clause for the nonpayment of annual premiums when due the nonpayment of the premium did not effect a forfeiture, and that the company is therefore liable for the face of the policy after deducting the amount of the premium due and unpaid at the time of the death of the insured.

But court is of the opinion that for the first year at least this policy was for term insurance, and it was necessary to pay the second premium within the time stated.

#### **Coupon of No Value**

It is stipulated that if the first coupon attached to the policy had been applied to the purchase of extended insurance, such payment would have carried the policy in force 217 days after October 7th, or after the death of the insured, and appellants argue that the coupon should have been so applied. It is enough to say that this coupon was not available to the insured, except in part payment of the second year's premium. It could not be used independent of such payment.

Appellants also argue that because these coupons might be used in part payment of subsequent premiums the company collected more than necessary to pay for insurance for the first year, and for that reason the policy should not be permitted to lapse. The fact that the first premium was more than the cost of insurance is entirely immaterial because the parties agreed upon the amount of the premium and upon the manner and conditions of the use of the coupons, and the insured refused to avail himself of that use.

#### **Liable for Accidental Death of Soldier**

A provision limiting the liability of insurer to the return of premiums, if the insured engaged in military service and died as a result thereof, directly or indirectly, does not limit liability for all deaths in the military service,

but only for such as are due to some cause peculiar to the service, and the beneficiary can recover the full amount for the death of insured in a motorcycle accident while he was in the military service, far behind the firing lines.—*Kelly v. Fidelity Mut. Life Ins. Co.*, 172 N. W. 152.

### **MISCELLANEOUS INSURERS IN COURT**

#### **Bank Cashier Bond**

A surety company, which executed a bond, insuring the fidelity of a bank cashier, and annual renewals thereof, each "subject to all the covenants and conditions" of the original bond, and made in consideration of a written statement by the bank that the cashier was not then in default, which statements were by the original bond made warranties, held not liable for defaults occurring after the original term, where it was shown that the cashier was in default during such term, and that all renewal statements to the contrary were false.—*Green v. Interstate Casualty*, 256 F. 81.

#### **Parol Is Binding**

Parol insurance, comprehending the subject, the time of risk, the premium, the parties, and the amount of indemnity, contains all the elements essential to a binding contract, and is enforceable, notwithstanding *Rev. Laws 1910*.—*Massachusetts Bonding & Ins. Co. v. Vance*, 180 P. 693.

#### **Husband and Wife Policy**

Where accident policy was issued for husband and wife, misrepresentation of wife's age had no effect upon contract insuring husband, the policy

being separable into two distinct contracts of insurance, one insuring husband, and the other the wife.

Misrepresentation of wife's age had no effect upon contract insuring husband.

#### **Suicide**

In action involving the issue of whether insured committed suicide or was shot by accident, the presumption is against suicide and in favor of accident, in view of Code Civ. Proc. § 1963, subd. 1, providing that a person is presumed to be innocent of crime or wrong.—*Wilkinson v. Standard Accident Ins. Co.*, 180 P. 607. (Cal.)

#### **Automobile Owner and Son**

Liability cannot be cast on an automobile owner merely on account of his ownership, or because the driver of the car at the time it collided with a buggy wherein plaintiff's wife was riding was such owner's son, or because he permitted his son to use the car, but there must be the relation of master and servant between the owner and the son. *Farnham v. Clifford*, 106 A. 344.

That owner of automobile was seated with driver while car was being driven, apparently acquiescing in its operation, justifies inference that driver was owner's agent.

That one sued for injuries caused by driving of automobile was registered as owner under St. 1943, warrants a finding that she was in fact the rightful owner.—*Hammond v. Hazard*, 180 P. 46.

A interesting arbitration case on page 392.

The policy is in form what is called the "New York Standard Form" in insurance code.

Plaintiff hired a contractor and builder, Nick Wierck of Walla Walla, who found that the loss was total.

Defendant hired Charles Lambert, contractor and builder, who found the cost of repairs to be \$1,714.

And there you are! Court did not believe Nick and did believe Charles.

#### **Deadly Steel Fishing Pole**

A very unusual accident is reported by the Nevada press. A merchant while fishing with a light jointed steel rod cast his line beneath a high-tension wire, which he struck with the tip of the rod. There was a blinding flash and the fisherman, badly burned, fell dead.

#### **State Insurance in Great Britain**

It is satisfactory to find that the Government does not contemplate taking over the whole of the insurance business of this country to work as a state monopoly. That was the gist of a reply to a question put last week by Mr. Bottomley.

The inquiry was whether in view of the profits made by the Government as the result of its various insurance schemes during the war, he would consider the desirability of the state taking over insurance generally, and particularly that relating to the industrial classes. The way the Government is already working the national health insurance and the unemployment benefits is quite sufficient to show how insurance would be administered. The industrial business in this country has been built up primarily on the confidence of the people in the efficiency and beneficence of its work. No one could suggest that what obtains at the present time could be improved upon by the Government or any semi-state arrangement. It is to be hoped that for the sake of the welfare of the community at large, insurance matters will be left as they are. So far as national health insurance is concerned, considering especially how many have dropped out of its orbit owing to wage increases, it might very well be ended or placed in the hands of the great friendly societies and insurance companies, who would mete out much more generous treatment than the Government and with a maximum of economy.—*The Review*, London.



## GENERAL

### Doubles Capital

The Hartford Fire will increase its capital to \$4,000,000, doubling it and adding \$1,000,000 net surplus.

### Grade Crossing Accidents

During the first four months of this year records show that of the 151 grade crossing accidents involving automobiles, twenty stalled on the crossing and were struck by the trains; sixty-eight attempted to cross almost immediately in front of and were struck by trains; thirty-six ran into the side of trains or cars; sixteen ran into and broke down crossing gates lowered to protect them from passing trains; one skidded into the side of car or train; one ran down and injured a crossing flagman; four ran into signal posts; five were involved in accidents of a miscellaneous character.

Nine deaths and forty-five injuries resulted.

Many of these accidents occurred where there was wide range of vision, and all of them at crossings protected either by warning signs, audible and visual signals, crossing gates, or flagman.

### Pocket Register of Accident Insurance

The 1919 edition of this annual chart was received this week, from the Spectator Co., New York. Some 93 companies' figures are displayed on the line. Also 41 mutuals. Some of the figures are too immodest.

Very generally the surplus figure has shrunk.

### Chart of Casualty, Surety, Etc..

Stock and mutuals in this 56-page book. Ten years figures. Cut-raters notably absent. No flowers. Liability business very generally profitable. Companies generally made money.

This is the best chart of the kind published. Business is classified, as to accident, burglary and theft, fidelity and a dozen other kinds of insurance. Price 50 cents. Published by Spectator Co., Chicago and New York.

## Burglaries

In San Francisco there were 2,009 burglaries in the first five months of 1919. This number is at the average rate of more than 13 a day. There were besides 98 attempted burglaries.

Burglars (safe-crackers) entered a place of business in San Francisco and, after moving several hundred heavy sacks, rolled the big iron safe out to the back street, put it in the waiting automobile, drove "home" and opened the treasury at their leisure.

## Life

The late John R. Hegeman was a charter member of the Association of Life Insurance Presidents and one of its staunch supporters. The wisdom of his counsel, always given in kindly and considerate manner, will be greatly missed. His was a gracious personality, his human influence pervading all his associations and embracing in its scope the humblest employee of his company and its remotest policyholder. We cherish his memory as an associate, as a man, as a public benefactor.—From Association's Memorial Tribute.

Though Agent Paid Premium.—Receipt by the insurer in a life policy from its agent of the full first premium, less the agent's commission, and its retention, operated as full payment of the premium, although the payment was made by the agent, who took the note of insured for the amount.—Michigan Mut. Life Ins. Co. v. Oliver, 256 F. 212.

Wheat farmers will do well on this Coast in 1919. Life insurance agents should cultivate this field industriously, for never again will the wheat grower have as much money. Even in California, which is barley land, there will be notable wheat crops in several districts.

## Fire

Albany, Or., 15.—Packing plant of the D. E. Herbergall Meat Co. burned today, with \$30,000 loss.

Hollister, Cal., 14.—Paicines hotel, landmark near here, built over 40 years ago, burned today.

**A Few Arizona Figures for 1918**

Reported to the Coast Review

	Premiums	Losses
Royal . . . . .	62,808	5,494
Queen . . . . .	44,196	16,094
Newark . . . . .	14,979	17,890
Fireman's Fund . . . . .	110,592	30,291
Home F. & M. . . . .	5,629	100
Arizona . . . . .	112,066	19,598
Home . . . . .	73,826	48,777
Franklin . . . . .	5,918	1,153
Ætna . . . . .	50,825	22,963
Phoenix of Hartford . . . . .	18,180	6,085
Equitable F. & M. . . . .	4,401	1,633
Great American . . . . .	25,425	16,269
London Assur. . . . .	28,586	10,324
Vulcan . . . . .	6,445	895
Agricultural . . . . .	16,075	4,407
Globe & Rutgers . . . . .	29,628	2,532
Svea . . . . .	15,251	3,738
Globe Undw. . . . .	5,337	3,145
American Central . . . . .	18,001	8,177
St. Paul F. & M. . . . .	18,634	9,359
California . . . . .	20,720	3,152
Connecticut . . . . .	23,544	4,191
Westchester . . . . .	15,879	6,160
Commercial Union . . . . .	30,380	20,376
Palatine . . . . .	19,372	6,206
Fire Association . . . . .	18,404	8,395
Philadelphia Undw. . . . .	11,544	5,855
Delaware Undw. . . . .	11,567	3,660
Concordia . . . . .	6,417	475
New York Undw. . . . .	11,759	9,147
Utah Home . . . . .	2,165	1,086
National . . . . .	54,735	14,949
Colonial . . . . .	14,081	5,424
New Zealand . . . . .	29,144	12,767
Niagara-Detroit . . . . .	2,859	2,191
Niagara . . . . .	14,473	4,044
Detroit F. & M. . . . .	3,397	282
Norwich Union . . . . .	29,557	11,104
Phoenix Assurance . . . . .	29,860	9,512
Imperial Assur. . . . .	5,119	608
Providence Wash. . . . .	9,120	3,389
New Hampshire . . . . .	4,431	1,160
Boston . . . . .	2,839	904

	Premiums	Losses
Springfield . . . . .	44,317	19,648
Liv. & Lond. & Globe . . . . .	35,845	16,387
Scottish Union & Nat'l. . . . .	22,115	15,357
Glens Falls . . . . .	4,083	356
Security . . . . .	4,655	945
United States . . . . .	7,359	1,387
North River . . . . .	2,080	673
New Brunswick . . . . .	2,029	1,048
New Jersey . . . . .	11,117	2,488
Orient . . . . .	9,926	3,645
London & Lancashire . . . . .	14,970	7,629
Rocky Mountain . . . . .	3,033	149
Total . . . . .	\$1,202,697	\$436,071
Loss ratio, 38 percent.		

**Coast Review Protective Association**

San Francisco, June 2.—A warrant charging arson against Albert White, who represented the creditors of the bankrupt stock being sold in the Grand Leader Cloak and Suit House, destroyed by fire May 17, was issued today at the request of Fire Marshal J. E. Sullivan. Bail was fixed at \$5,000.

Penryn, Cal., June 3.—Dr. E. Yamamoto has confessed that, to conceal a theft of \$700 from a safe, he is responsible for the burning of a large part of the Japanese section of this Placer town, destroying property valued at \$25,000.

Woodland, Cal., June 5.—The Meier warehouse was burned on the morning of June 1, and the Union warehouse in the afternoon; and evidence of an incendiary's plan to burn the Merritt warehouse has been found. On June 2 about fifty acres of grain on the J. H. Harlan ranch were burned over. On June 4 there were four other grain field fires in this vicinity. It is believed that three-fourths of these fires were set, possibly all by the vicious I. W. W.

McKittrick, Cal., June 5.—On the Carissa plains about a section of growing grain is burning.

Bay Shore R. R. roundhouse in Visitation Valley scene of fire destroying three loaded freight cars and damaging building.

## FIRE AND MARINE

### Loss Arising from Negligence

The protection of marine insurance embraces, in the absence of a contrary stipulation, losses arising from such negligence, if contributed to by a peril insured against. Our investigation discloses that when the loss may be fairly attributable to a peril of the sea as one of its contributing causes, the authorities are uniform that negligence of the owner or his agent is not a proper subject of inquiry.

In the case of *Orient Ins. Co. v. Adams*, 123 U. S. 67, which was a suit upon a marine policy of insurance insuring against the perils of the sea, lakes, rivers, canals, etc., the facts were that a boat, operating on the Ohio river, drifted over a fall and was stranded. During the course of the voyage a part of the machinery of the vessel had become deranged, and it put into Louisville for repairs. In order to make the repairs, it was necessary to blow off the steam from the boiler. On leaving the docks, the master negligently failed to ascertain that there was a sufficient head of steam to navigate the vessel and gave the signal to let go the boat. It was shown that this order was given in direct violation of a custom that before giving the order the master should inquire of the engineer as to the condition of the steam, and await his reply before giving the order to let go. The vessel was then in a position to be carried over the fall by the current, if she was let go without sufficient steam, which she did not have. The loss of the vessel by being carried over the fall, under these circumstances, was held to be a peril insured against. The trial court instructed the jury that the mere fault or negligence of the captain of the vessel, by which it was drifted into the current and drawn over the fall, would not constitute a defense to the policy, unless the jury should be satisfied that the captain acted fraudulently or willfully with design in doing so. This charge was complained of but it was held to correctly state the law.

In *Steamship Co. v. Insurance Co.*, 204 Fed. 255, 122 C. C. A. 523, the vessel became unmanageable by reason of the stripping of the blades of its propeller, which rendered the vessel unmanageable and occasioned the loss for which recovery was sought. The cause of the breaking of the propeller appears to have been unknown, but it was shown that some of the blades of the propeller had broken before arriving at a certain port where repairs might have been made, and the stripping of the remaining blades was no doubt due to this failure to repair the other blades, and was no doubt negligence on the part of the master of the vessel. The loss occasioned was held to be a peril of the sea, and in so holding the court say:

"It is the object of insurance to protect owners, among other things, against the negligence of their servants." — *Charles Clarke & Co. v. Mannheim Ins. Co.*, 120 S. W. 528.

### Brokers' Examinations

The examinations for admission to the Corporation of Insurance Brokers (of London) have recently been put into force, and the first examination has just been held. Four papers were set in fire, life, accident, and miscellaneous and general subjects respectively. The holding of these examinations represents an advance step in the status of insurance brokers, as it is believed to be the first examination of the kind in this country or elsewhere.—*Insurance & Financial Gazette*, Ireland.

### Government Insurance Discontinued

Washington, June 9.—The marine and seaman's division of the War Risk Insurance Bureau went out of business today. In four years and four months premiums were about 47 million and losses 30½ million. Private insurers would not undertake the great risk.

Indianapolis.—A sprinklered risk loss of half a million, on risal in warehouse.

The Liverpool Marine & General is now writing fire business.



**A Few Montana Figures for 1918**

	Reported to the Coast Review Premiums	Losses
Home of N. Y. . . . .	\$387,967	211,451
Franklin . . . . .	45,141	18,318
Fireman's Fund . . . . .	156,715	50,472
Home F. & M. . . . .	6,233	1,040
Etna . . . . .	128,964	76,991
Newark . . . . .	7,525	3,281
Royal . . . . .	73,228	24,051
Queen . . . . .	46,509	16,679
American Central . . . . .	55,601	25,788
Mercantile F. & M. Und. . . . .	5,617	3,444
St. Paul F. & M. . . . .	64,636	34,649
Minnesota Und. . . . .	9,045	2,043
Royal Exchange . . . . .	8,370	1,489
California . . . . .	25,446	8,309
Commercial Union Assur. . . . .	69,290	33,855
Palatine . . . . .	25,457	17,407
Commercial Union . . . . .	5,321	2,824
Phoenix, Conn . . . . .	52,080	16,131
Equitable . . . . .	4,494	458
London Assur. Corp. . . . .	57,168	15,960
Philadelphia Underw. . . . .	23,819	2,913
Vulcan . . . . .	20,598	14,516
Agricultural . . . . .	11,035	2,948
Globe & Rutgers . . . . .	1,473	50
Svea . . . . .	40,299	10,626
Globe Underwriters . . . . .	474	..
Hamilton . . . . .	225	..
Connecticut . . . . .	41,555	22,015
Westchester . . . . .	19,764	10,660
Springfield . . . . .	75,486	39,345
Rocky Mountain . . . . .	58,202	21,072
Orient . . . . .	6,100	6,329
London & Lancashire . . . . .	25,570	10,225
State Assur. Co. . . . .	4,696	110
Scottish Union & Nat'l . . . . .	50,738	13,467
Eastern Underw. . . . .	2,822	906
Glens Falls . . . . .	8,654	2,907
Security . . . . .	10,830	6,117
N. Y. Underwriters . . . . .	22,787	12,888
Utah Home . . . . .	2,244	411
National . . . . .	43,937	10,165
Colonial . . . . .	11,575	3,153
New Zealand . . . . .	16,292	4,576

Richmond . . . . .	3,263	3,098
United States . . . . .	38,974	21,827
North River . . . . .	31,922	23,151
New Brunswick . . . . .	21,144	9,473
New Jersey . . . . .	16,452	4,367
Merchants N. Y. . . . .	14,624	10,470
United British . . . . .	1,994	..
Phoenix Assur. . . . .	28,175	11,460
Imperial Assur. . . . .	3,008	406
Norwich Union . . . . .	47,655	21,101
Niagara . . . . .	34,109	13,449
Niagara-Det. Undw. . . . .	6,914	2,799
Detroit F. & M. . . . .	6,164	1,813
Providence Washington . . . . .	16,483	9,032
New Hampshire . . . . .	17,041	8,549
County Fire . . . . .	1,010	109
Boston . . . . .	11,603	8,069
Urbaine . . . . .	16,649	3,979
Eagle, Star & British Dom. . . . .	1,777	..
Hanover . . . . .	20,023	4,832
Delaware . . . . .	14,625	3,544
Concordia . . . . .	4,199	40
Merchants, Colo. . . . .	15,285	2,356
Total . . . . .	\$2,107,075	\$924,963
Loss ratio, 43.8.		

**New Non-Board Office**

The California Fire Assurance Company is a new agency incorporation, with \$100,000 capital, which has rented offices on Pine street, upstairs. About five companies will be represented. The American Equitable of New York has applied for admission to California. Its president, R. A. Corroon, has been in San Francisco for a week past, as previously announced in a Coast Review extra. The Millers' National and J. H. Richards' office enter the new combination.

**Hale 80**

President Irvin of the Fire Association of Philadelphia attended a meeting of the National Board of Fire Underwriters in New York on his recent 80th birthday.

Kentfield, Cal., June 5.—Ten-room house of a San Francisco insurance man (Baldo Ivancovich) burned this morning. Fire started in attic, it is said.

## GENERAL

**Earn While You Learn to Fly High**

When the war began we had only a few airplanes in this country, but when it closed we had thousands. During the war a great airplane industry grew up and a great branch of the Army was organized—the Air Service.

How would you like to fly? Do you realize that the flying age has come and that airplanes are going to be as common as automobiles? “Over there” thousands were used. You have heard of the thrilling fighting they did but do you know that the most of the time the flyers were sent out to take photographs? The cameras on the airplanes were the “eyes of the Army.” The enemy could hide nothing from them. They looked down from above and made a perfect record of every movement of the enemy. The photographs showed his trenches, his machine-gun emplacements, his long range artillery and the location of many other things that it was necessary for us to know. But the making of photographs from the air was not easy. It had to be developed and perfected and thus sprung up the science of aerial photography.

Flying is going to be the big game in the Army and you can depend upon it also that your Uncle Sam is going to do wonderful things with the aid of this new and intensely fascinating science of aerial photography, for this product of the war is not for war only but promises to be even more useful during peace. Its possibilities are unlimited. From aerial photographs

you can make better maps than by the old methods. From the air you can photograph and survey inaccessible areas, obtain comprehensive views of great construction projects and watch the progress of the work. You can study stream and coast lines, railways and highways, and locate uncharted sand bars and other dangers to navigation and do half a hundred other useful things. Why not become an aerial photographer and earn while you learn?

The Army will have a school of aerial photography and expert aerial photographers from “over there” will be the instructors. The school will be located in a pleasant part of the country, with the best of living conditions. Uncle Sam will give you absolutely free your food, clothing, lodging and instruction, and pay you besides. Those that wish to fly and can make good photographs from the air may be placed on flying status and receive an increase of 50% in their pay. The pay is “velvet” and will be according to the following table:

Grade	Non-flying Status per month	Flying Status per month
Master Electrician . . .	\$81.00	\$121.50
Sergeant 1st Class . . .	51.00	76.50
Chauffeur 1st Class . . .	51.00	76.50
Sergeant . . . . .	44.00	66.00
Chauffeur . . . . .	44.00	66.00
Corporal . . . . .	36.00	54.00
Private 1st Class . . .	33.00	49.50
Private . . . . .	30.00	45.00

Opportunities for promotion are excellent. In a photographic section there will be a comparatively large number of non-commissioned officers of the grades shown in the table. After one year's service the unmarried soldier who is under thirty years of

age, is a citizen of the United States, is physically sound and of good moral character, is eligible to compete for provisional appointment as Second Lieutenant and thus begin a career for life, if he so desires, as an army officer.

Men who have served in the Regular Army or in the Emergency Army are privileged to enlist for one year or for three years (as they choose) without being listed thereafter in the Reserve as available for future service if necessary. Those who have never served in the Army may enlist for three years.

Vacancies exist in aerial photographic units or sections in Honolulu, Hawaii, Philippine Islands, Panama and in different parts of the United States and therefore there is opportunity for varied travel. With this and with liberal furlough privileges during peace, free food, clothing, lodging, medical attention and healthful recreation and a steady job with no lay-offs, the wide-awake young man will realize that a very attractive offer is being made to him.

If you decide to enlist in this attractive branch of the Army, you should apply to the nearest Army Recruiting Officer. Recruits will eventually be sent to the Aerial Photographic Recruit Depot at Langley Field, Hampton, Virginia, for instruction in photography.

If information is desired in addition to that furnished by the Recruiting Officer, write to the Office of the Director of Air Service, U. S. Army, Photographic Branch, Washington, D. C.

#### California Taxes

Insurance companies will this year pay to the California state treasury \$1,550,128 premium taxes, a gain of \$195,524, due to increased premiums and decreased losses. The premium tax is a part of the premium charge.

Corporations in California pay to the state this year \$19,552,024 in taxes, a gain of \$1,853,187. Railroads pay nearly half. Insurance companies pay nearly one-twelfth.

The corporations charge the taxes to the consumers.

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#### A California Fixtures Ruling

A complete refrigeration plant in a hotel, none of machinery, pipes, or boxes constituting any part of support of building or any of its walls, so that its removal would do no more than leave brackets attached to walls and apertures in walls requiring plastering thereof, would constitute a "fixture," under Civ. Code, §§660, 1013, as between grantor of hotel and grantee, relying in good faith on appearances and without notice of anything to the contrary, yet it was not so incorporated that it could not be detached, under section 1019, as a "trade fixture."—*Marker v. Williams*, 179 P. 735. (Cal. App.)

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In one day in 1918 the Metropolitan paid 3,387 industrial claims. In November the claims per 1,000 industrial policies were 49.5. For nine months before the influenza scourge the claims were only 13.2. It is believed that for some time many deaths from pneumonia will be directly due to the influenza of 1918-19.



**Government Life Insurance**

The cost of United States Government life insurance as compared with privately organized life insurance companies is not thoroughly understood and is often mis-stated. It is very important that the true facts be thoroughly understood.

The converted life insurance policies which will be issued by the United States Government are based on the American experience table of mortality with interest at  $3\frac{1}{2}$  percent per annum. Any savings in mortality and any excess interest earnings will go to the policy holders in dividends or in reduced premiums. All administrative expenses are paid by the United States Government out of general appropriations.

The policies issued by the United States Government have a total and permanent disability clause which results in those who are insured receiving an income for life of \$57.50 per month on a policy for \$10,000, provided the total and permanent disability accrues.

If the mortality of those insured with the government exceeds 100 percent of the American experience table of mortality, the cost of such excess mortality will be borne by the government.

If the government receives less than  $3\frac{1}{2}$  percent interest on its reserve accumulations, the deficit will be borne by the government.

With the exceptions stated, the policies issued by the United States Government are on the same cost basis as those issued by the privately or-

ganized mutual life insurance companies of the United States. The difference in the cost to the policy holder of United States Government insurance as compared to life insurance issued by privately organized mutual life insurance companies is that the United States pays out of general taxation all over-head or administration expenses, usually called "loading," which expenses, in privately organized companies, must be apportioned among the policy holders.

For the reasons stated, it is probable that the policies issued by the United States Government will cost from 15 to 20 percent less than those issued by the best managed privately organized mutual life insurance companies of the United States.

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**Dishonest Local Agents Adjusters**

Recently we printed an account of Illinois local agents who were found guilty of robbing both the insurers and the insured while acting as adjusters of small losses.

Their bad example was followed by Ohio local agents, whose adjustments were investigated by the state fire marshal. All the claims made by the insured were enlarged by the agent-adjusters who pocketed the difference.

The fire marshal found that nearly three-fourths of the claims made were entirely fraudulent, there having been no fires as alleged.

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**Gasoline**

A San Francisco woman attempted to clean a hot stove with a gasoline mixture. Badly burned, she may die.

## COAST FIRE BUSINESS IN 1918

[illegible]

THE UNIVERSITY OF CHICAGO PRESS

Federal	13,714	121,929	135,443	52.2	552,002	278,608	200
Fidelity-Phoenix	259,075	57,990	58,612	29.6	131,895	135,099	322
Fire Association	197,286	40,000	41,099	27.3	115,150	19,787	33.1
Firemen's	149,853	40,000	41,099	27.3	115,150	28,366	23.6
Firemen's Underwriters Agency	69,917	14,099	14,387	20.5	119,983	90,300	40.1
Franklin Fire, Penn.	65,131	19,189	17,718	27.2	225,011		
Glard F. & M.	36,599	5,722	5,384	14.7	71,966	13,801	18.4
Glens Falls	84,722	27,854	27,616	32.6	118,500	40,790	31.4
Globe & Rutgers	201,821	84,696	81,911	40.0	526,416	141,028	27.3
(Globe Underwriters Agency	27,761	5,765	5,765	20.8	60,901	28,059	36.4
Great American	439,290	117,185	117,185	26.6	838,588	229,361	27.9
Guardian Fire	37,316	11,695	17,103	11.1	55,971	37,519	59.1
Hamilton Fire	92,542	12,489	12,406	55.1	26,389	10,103	42.9
Hannover Fire	85,321	37,334	15,413	18.0	262,800	76,898	29.2
Hartford Fire	941,183	446,224	372,593	39.5	1,031,181	1,031,182	49.1
Home, N. Y.	1,000,659	325,763	330,155	32.9	2,806,549	1,191,248	15.6
Illinois	853	853	853		853	853	
Imperial Assurance	32,737	7,130	5,053	15.4	71,709	14,175	19.7
Industrial	11,564	8,192	10,006	87.0	11,561	8,192	87.0
Independence	14,197	6,216	8,285	58.7	14,197	6,216	58.7
Ins. Co. of North America	479,534	168,279	181,848	37.9	953,363	355,367	37.7
Ins. Co. State of Penn.	81,785	28,086	28,470	34.8	81,785	28,086	34.8
Mechanics & Traders	48,389	18,872	10,223	21.1	123,585	43,671	31.1
Merchants (The)	41,541	15,392	16,675	40.1	140,366	37,578	27.4
Merchants Fire Assurance	66,853	49,760	45,091	67.5	130,527	67,682	59.2
Merc. Ins. Co. of America	59,684	11,566	13,585	22.7	127,738	27,155	34.3
Mercantile F. & M. Underwriters	15,028	2,909	3,176	21.1	39,922	12,849	31.9
Michigan F. & M.	57,619	24,947	21,267	36.9	99,584	33,306	39.7
Michigan Commercial	16,820	20,207	17,657	107.0	16,820	20,207	107.0
Millers National	81,352	19,712	20,569	25.3	81,352	19,712	25.3
Milwaukee Mechanics		8,719	8,719	28.0	297,671	79,402	24.6
Minneapolis F. & M.	31,444	8,719	8,719	28.0	31,111	8,719	28.0
Minnesota Underwriters	11,372	1,394	1,769	15.6	43,167	11,139	22.5
National	385,672	178,283	133,008	34.4	1,083,196	316,577	26.1
National Liberty	79,524	23,714	29,565	37.1	83,714	24,825	36.6
National Union	306,256	134,314	120,113	39.3	466,182	200,475	43.0
National Ben Franklin	121,119	28,053	29,891	21.1	121,119	28,053	21.1
Nevada	15,654	858	1,180	7.5	61,483	35,241	47.9
Newark	87,439	31,971	35,454	40.5	200,771	92,485	46.1
New Brunswick	45,834	36,896	38,752	31.3	273,134	121,165	44.6
New Hampshire	125,982	45,934	41,211	32.7	253,530	86,175	32.6
New Jersey	89,214	24,743	20,487	22.9	171,031	72,004	40.2
New York Underwriters	201,838	82,558	82,558	40.9	422,922	181,967	37.4
Niagara	320,910	112,113	99,853	31.1	707,154	225,149	39.5
Niagara-Detroit Underwriters		21,867	20,957	32.7	116,263	58,547	41.2
Northern, N. Y.	63,965	8,365	8,707	32.7	118,282	40,311	29.6
Northwestern	35,138	8,865	8,707	21.8	55,138	8,365	24.8
Northwestern National	391,096	75,671	78,609	20.1	705,291	178,980	25.3
North River	218,714	108,576	108,969	19.8	476,016	260,136	34.7
Old Colony	11,538	3,556	4,469	38.6	38,915	10,491	26.9
Orient	89,978	32,359	17,572	19.5	216,072	106,705	33.8
Pacific	107,650	32,713	29,218	27.1	107,650	32,713	27.1
Pacific States	46,409	11,588	11,565	25.0	153,877	62,158	39.3
	59,960	88,630	86,085	37.8	117,291	153,714	39.3

policies issued by the United States Government are on the same cost basis as those issued by the privately or-

\_\_\_\_\_ hisco woman attempted to clean a hot stove with a gasoline mixture. Badly burned, she may die.



### Suspends Law

The petition for a referendum on the no-bank-insurance-agency law in California, circulated by the Bank of Italy Stockholders' Auxiliary, at so many cents per signature, will doubtless suspend the law until after the annual election in 1920. Local agents and brokers will begin a campaign for the law and against the bank.

### Connecticut Insurance Report

Part I. Fire and Marine, 1918 business, issued by the Connecticut state insurance department, Burton Mansfield, insurance commissioner.

Welcome to the first bound state insurance report this year. The commissioner seems a regular fellow.

The returns of the companies operating in Connecticut show these percentages of losses incurred to premiums earned, in the United States, in the past five years:

1914—62.46      1915—54.68.

1916—57.88      1917—56.29

\* 1918—53.94. Add 40.00 percent to these ratios and you have about the loss-expense ratio for the year. The underwriting profits appear to come chiefly from west of the Mississippi river.

D. Davenport is out of the National Union Fire, and a new man will succeed him. Although it became board last year the loss in premiums was only about \$60,000 in California, about half on San Francisco business. This Pittsburg company has had many changes of agency in this field.

Marine premiums of the London & Lancashire last year amounted to \$15,000,000.

Perhaps the underwriter's troubles will truly begin when he first writes aviation insurance.

A woman in Oakland, walking across a vacant square, was surprised by the fall of a wrench out of the sky. As she could see no balloon; airship or airplane flying above,

she concludes that the wrench must have fallen from some passing planet.

The Arizona Fire wrote \$112,065 premiums in Arizona last year with only \$19,598 losses. California is the only other state in the Pacific West in which the company does business.

Petaluma, Cal., June 25.—Poultry and houses burned today near here.

Porterville, Cal., June 26.—Dwelling house of Mrs. Elmira Hall, and contents, burned, with loss of \$3,000, insured.

Start right—Know all about your company and its policy contracts and make the policyholder familiar with what he is buying, then he will have a knowledge of his policy's value.

Impress him with the importance of prompt premium payments. Gain his confidence, for confidence goes a long way in this business.

I do not think too much emphasis can be placed on the advisability of cultivating the acquaintance of one's policyholders.—J. K. Smith in Pacific Mutual News.

Fidelity & Casualty Co. recently wrote a bond, at Detroit, for \$1,430,000.

Life.—In our legal digest is an interesting coupon policy decision.

Fire agents easily write life insurance in 1919.

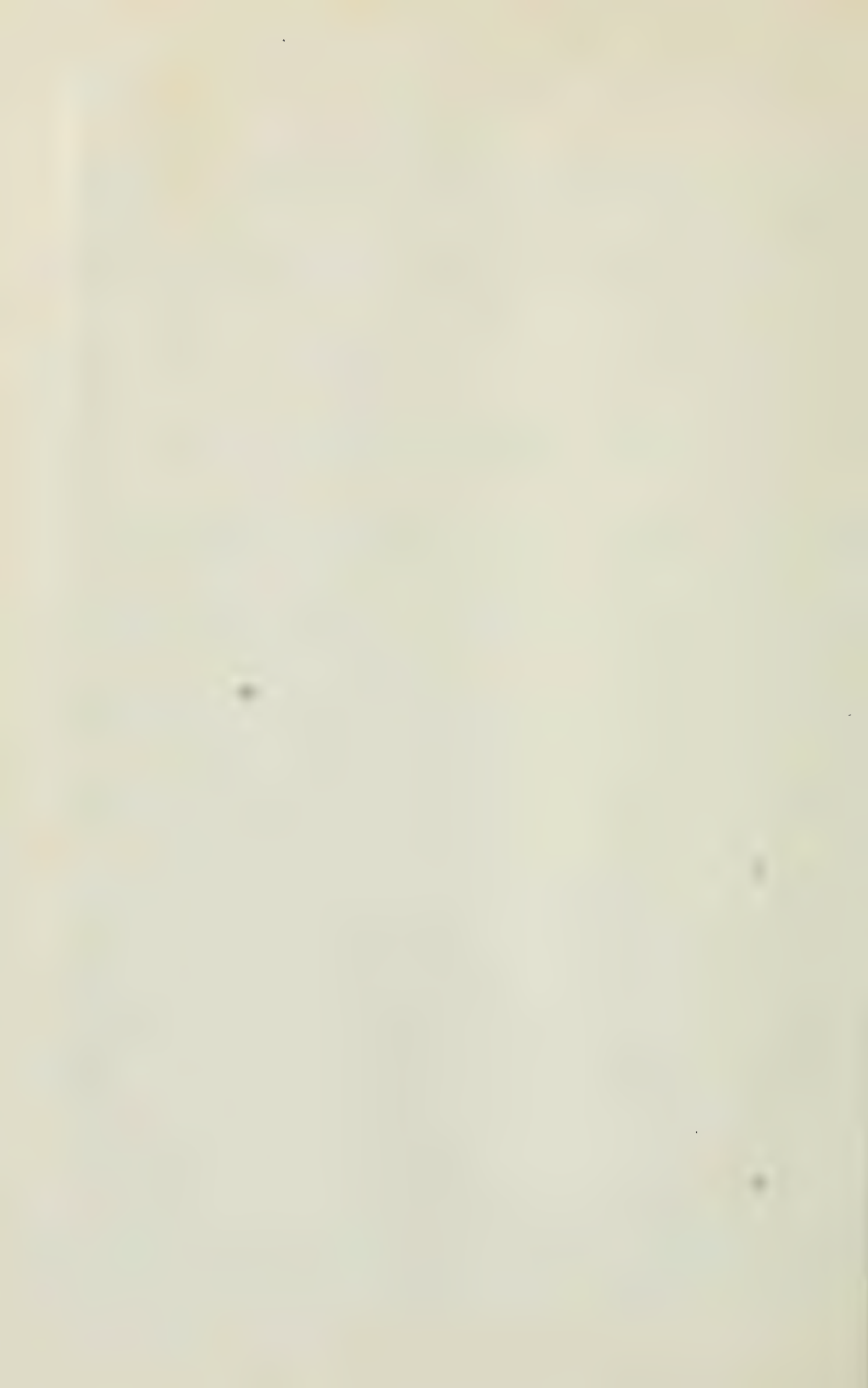
Dinuba, Cal.—Nearly a township in extent burned over, destroying pasturage and standing wheat, in one case 200 acres of latter. Streams are very low.

Auto.—A Cole 6 burned in middle of the road near Pinole, Cal.

San Francisco.—Martin Andorko, 1001 Golden Gate ave., is charged, by his wife, with setting fire to their house.

Personal liability rates are advanced.

Government wants bookkeepers at Washington, D. C.



### Field Men

The Atlas has added L. O. Mayer to its field staff, with headquarters in San Francisco.

The London & Lancashire has added G. L. Goodell to the field staff, at Seattle, and Frederick W. Andrews at Los Angeles, where he succeeds C. A. Prevost.

At Butte, Mont., Wyatt M. Paine is special for Royal office.

W. L. Harnan having been transferred to Portland, C. L. Spear is special for the Springfield at Butte.

At Salt Lake City C. L. Larson is special for Sellbach & Deans, with southern Idaho, Utah, Wyoming and Colorado as his territory.

The Norwich Union special at Denver is Herbert Cobb Stebbins. Correction made in our Directory elsewhere.

For the W. W. Alverson general agency E. R. Honsinger from Los Angeles to Helena, Mont. He is succeeded by William C. Carlyon, who has been examiner in the San Francisco office. Mr. Carlyon will be assistant to State Agent Keleher.

### National Board Committeemen

President Buswell of the National Board has appointed Manager A. W. Thornton of the London Assurance a member of the standing committee on incendiarism and arson, and also has appointed Vice President Whitney Palache of the Hartford Fire a member.

Sam B. Stoy of the London & Lancashire has been appointed a member of the standing committee on membership.

Manager T. H. Anderson of the Liverpool & London & Globe has been appointed a member of the standing committee on uniform accounting.

### Newark Fire

This 109 year old is now represented by Rolla V. Watt. The company has \$1,060,-053 surplus to policyholders. It increased its premium income, assets and surplus and made an underwriting profit.

### Charge It

Oakland, Cal., will engage through its fire department, in competition with private capital, in the business of recharging fire extinguishers in stores, factories and ship-yards. The city chemical apparatus will do the work.

### Coroner Holds Fire Inquests

In 1918 the coroner of the city of London held 134 fire inquests, under a law passed thirty years ago. It is the only city where in the coroner investigates the causes of non-fatal fires.

### I. W. W. Revelations on This Coast

The "Reds" revelations, following the bomb outrages in eight Eastern cities, include I. W. W. plots to burn all Coast cities which have shown hostility to their methods and objects. New literature advocating incendiarism and destruction by dynamite has been discovered. On this Coast there are about 150,000 members of this syndicalist society of derelicts. In California the membership includes many low class Mexicans, Austrians, Germans, Russians, Greeks and Italians. It is the intention of the authorities to deport all alien anarchists. It would be well to billet upon our parlor bolsheviks all anarchists who are citizens.

Georgia Ruling.—In action on policy defended on ground of its invalidity by procurement of additional policy for amount exceeding that permitted by indorsement on first policy, directed verdict for defendant held not error.—Sherrer v. Queen Ins. Co. of America, 99 S. E. 139.

Oregon Ruling.—Where company pays loss upon property destroyed by fire through negligence of a third person, the company becomes subrogated to the rights of insured to the extent of money paid under the policy.—Northwest Door Co. v. Lewis Inv. Co., 180 P. 495.

The Jefferson, a mariner, once in San Francisco as a fire co., is re-entering California.



## FIRE AND MARINE

### Liverpool & London & Globe Insurance Company

The home office report of this great British company presents these totals:

Assets . . . . .	\$87,090,000
Life and annuity funds . . . .	24,502,355
Fire and general funds . . . .	\$62,587,645
Fire premiums . . . . .	20,303,885
Fire losses (48.7) . . . . .	9,908,235
Marine premiums . . . . .	3,713,045
Marine losses . . . . .	2,762,290
Fire and marine premis. . . . .	24,016,930
Fire and marine losses (52.7) . .	12,670,525
Other miscellaneous premis. . . .	1,701,575
Other miscellaneous losses . . .	710,973
Total (except life) premiums . .	25,718,505
Total (except life) losses (52.0)	13,381,498

The life, annuity and leasehold redemption figures are not included in the above.

In all (but the marine) departments the business of the company advanced. There were good profits in the fire department, and in all other departments, marine excepted, there were fine net results. It was the best year in the history of the company. The general loss ratio of 52 percent leaves a good underwriting profit.

The Pacific department, under Manager T. H. Anderson, likewise had a very favorable year, with increased premiums and a low loss ratio.

### Gasoline

A new gasoline lamp is very popular in California, Arizona, etc. A 300-candle power is claimed at a cost of about half a cent an hour. One lamp has a half-globe base and cannot be upset; but that is an unnecessary safety feature if, as claimed, it is airtight and leak-proof. Demonstrations include turning the lighted lamp up-

side down. The Board has not approved but it makes no charge for the use of this gasoline lamp in dwellings.

### Oregon Fire Marshal Report

The second annual report of Fire Marshal Harvey Wells, covering the twelve months ending March 31, 1919, is just from the Oregon state printery.

The state fire marshal and his assistants delivered 87 lectures on fire protection, and made 1292 inspections and visited 78 towns.

Five men, two women and eleven children were burned to death in the year. There were four convictions for arson. Seventeen buildings were condemned.

Number of fire loss claims, 1,956 718 in Multnomah county. Average loss per claim about \$1,000.

Of the total losses, 1,158 were dwellings and or contents; 275 were mercantile buildings and or contents; 32 hay and grain in field or stacks; 85 schools, churches, lodge rooms, places of meeting and amusement; 35 warehouses; 21 shipyards and foundries; 26 laundries and garages; and 70 factories including woodworkers, which caused \$618,683 losses. Stores and content losses were \$272,956.

Manufacturing places and mercantile places caused half the total Oregon fire losses.

There were 67 conflagration claims, 199 exposure, 35 incendiary, 10 lightning, 471 overheated or defective flues and heaters, and 244 by matches and careless smokers; and rubbish and sparks caused 276 fire loss claims.

Reading this report we feel no additional confidence of any great saving to be made while human nature continues as now—careless and unwatching.

Men exist for the sake of one another. Teach them then or bear with them.—Marcus Aurelius.

### INVESTMENTS

To the city man about to buy a farm—Don't.

To the farmer about to buy a city business—Don't.

When you buy city lots as an investment do not buy narrow (odd) frontages, because they are less salable.

Listen to other men's counsel—if you know the men and have confidence in them. But always rely on your own judgment, finally.

A business man should buy bonds and select only those least likely to fluctuate in price, for his business will require ready cash, some day, when he must sell the bonds.

Women should never invest in public utility nor in new industrial stocks. Such investments are uncertain and require experienced judgment, inside knowledge and quick action (sales).

There are now bargains in city lots with fairly good old improvements, especially dwellings; for there is not any probability of a building boom for some time.

We would not advise anyone to buy distilleries, breweries, wineries, or bottling and glass works now; nor store buildings either.

Drug stores, candy stores, tobacco and proprietary medicine stocks should easily be good investments.

Owing to "inflation," present farm values for practical farmers are too low and will be higher. Improvements, if near new, could not be replaced at less than near double the cost.

Insurance stocks, except those of new companies, are nearly all paying dividends. Their value depends on

the net surplus and on the management and its agency plant. Only experts know the value, which includes the character and reinsurability of the outstanding risks.

British war bonds (and Canadian) pay 5 or more percent interest. Britain borrowed weekly, an experiment which was a success.

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#### Absurd?

It seems somewhat absurd to figure out, as the National Board does, about the same fire loss per capita for the whole country as for protected cities.

The fact is, the estimated fire loss for the United States is much less than the actual total, for any year.

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#### Aetna Insurance 100 Years Old

June 12th is the 100th anniversary of the Aetna (Fire) Insurance Company of Hartford.

This centennial was happily celebrated at the home office.

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#### Lease and Fire

A lease of land with buildings thereon is not terminated by the destruction of the buildings, unless it is so provided by contract or by statute.—*Hamer v. Ellis*, 180 P. 30.

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#### Obligation of Landlord

Landlord's covenant to repair in case of any extensive "damage by the elements" does not obligate the landlord to repair, where the buildings on the premises are destroyed by fire, unless the fire is caused by lightning or other superhuman agency.—*Hamer v. Ellis*, 180 P. 30.

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Mediocre men and women may be happiest.

U. C. REPORT

Grain and Hay Fires in California

BY WOODBRIDGE METCALF

Those who assisted in the California fire protection campaign last year will be interested in the following figures. Others also will find in them reasons for helping to set a new low record for the coming fire season in damage to food, forage and forests in California.

Last year as a result of the fire prevention campaign and the splendid work of 412 rural fire fighting companies the size of the average fire in grain fields was cut from 111.5 acres (average for the three previous years) to 31.6 acres and the average damage per fire dropped from \$1384 to \$931. There were, however, far too many fires last year, most of them from preventable causes. Fourteen fire insurance companies report a total of 179 grain and hay fires in the state last year resulting in a total loss of \$167,000. The loss of uninsured material cannot be determined.

HOW

The cause of these 179 fires were as follows:

	Per cent
Sparks from exhaust of tractor and auxiliary engines . . . . .	38.5
Hot boxes, etc., in machinery . . .	7.2
Sparks from auto truck exhausts . .	6.0
Probably machinery . . . . .	6.1
Spread from adjoining field or grass	5.5
Incendiary: known, 4; probable, 3 .	3.9
Railway . . . . .	2.8
Spontaneous combustion . . . . .	3.3
Miscellaneous . . . . .	3.3
Unknown . . . . .	15.6

Total . . . . . 100.0

These figures show a startling in-

crease in machinery-caused fires over the preceding three years and indicate the vital necessity of observing the following precautions:

1. Thorough overhauling of machinery before harvest season with particular attention to alignment of parts, lubrication and carburetor adjustment.

2. Use of an air clarifier, and a thoroughly safe spark arrester on the exhaust. Screens are not safe unless of adequate size and cleaned daily.

3. Two 2½-gallon fire extinguishers on each outfit which should be recharged immediately before commencing operations and inspected at least once a week to see that the charge is in good order. This is particularly important where machines are operating on rough ground.

4. Several counties have passed ordinances requiring the installation of preventive equipment on harvesting machinery and fire breaks around grain fields. You can help lessen the fire danger in your county by observing the provisions of the ordinance yourself and reporting violators to the proper authorities. Carelessness with fire should be strictly dealt with in order to prevent loss to you and to your neighbors.

WHEN

*Periods of California Grain and Hay Fires, 1915-1918*

	Per cent
June . . . . .	48.1
July . . . . .	34.1
August . . . . .	8.9
All other months . . . . .	8.9

—Publishers now make no money from circulation. Paper has doubled in price, and other costs have largely increased.



## L I F E

**How Lapsed War Risk Insurance May Be Reinstated**

Reinstatement of lapsed war risk insurance is allowed up to nine months from first date of lapse under the provisions of an exceedingly important and liberal ruling made by the Treasury Department, May 17, 1919, extending the reinstatement privileges after separation of the insured from the active military or naval service. The following summary indicates how reinstatement may be made, and when physical examinations are required:

1. Where the insured has paid no premium since discharge:

(a) If not discharged more than three months, the policy may be reinstated by simply sending in past due premiums, provided the insured is still living. No application for reinstatement or proof of good health is required.

(b) If discharged more than three months and less than nine months, insured must be in as good health as at date of discharge, and so state in his application for reinstatement when sending in premiums past due. No medical examination is required.

(c) If insured was discharged before January 1, 1919, the insurance may be reinstated at any time before September 30, 1919, on the same conditions as in paragraph b above; namely insured must be in as good health as at date of discharge and so state in his application for reinstatement when sending in past due premiums. No medical examination is required.

2. Where the insured has paid the first premium due after he was discharged but has failed to pay some of the later ones:

(a) If less than three months behind in premium payments and insured is in as good health as when policy lapsed, and so states in his application, he may reinstate without medical examination by sending in premiums past due.

(b) If more than three months behind and less than nine months, insured may reinstate, if in as good health as at the

date when the insurance lapsed and so states in his application and submits therewith a satisfactory report to that effect to the Director of War Risk Insurance from a reputable physician, together with premiums past due.

3. Where the insurance has been formally cancelled it may be reinstated on conditions similar to the above.

If the policyholder is unable to keep the full amount of war risk insurance he carried while in the service, he may reinstate part of it from \$1,000 up to \$10,000 in multiples of \$500. Reductions may be made in multiples of \$500 to any amount, but not less than \$1,000. Premiums are due on the first of the month, although payments may be made any time during the calendar month.

Premiums should be paid by check, draft, or money order payable to the Treasurer of the United States, and sent to the Premium Receipt Section, Bureau of War Risk Insurance, Washington, D. C.

The Bureau of War Risk Insurance urges all discharged service men, whenever they write to the Bureau to be sure to furnish the following information:

1. Full name (including first, middle, and last name) and complete address.
2. Rank at the time of applying for insurance.
3. Army or Navy organization at time of applying for insurance.
4. Army serial number, if in the Army.
5. The number of insurance certificate if known.

If this is done, the handling of the matter will be greatly expedited.

Notwithstanding the reinstatement ruling, service men must bear in mind that while they have the opportunity to again put their policies in force, if the insurance becomes lapsed at the end of the calendar month, death claims will not be paid if death should occur before reinstatement of policy. Premiums should be kept up to insure the safety of the policy, hence the slogan, "DON'T FALL BEHIND."

—Twenty Pacific Mutual's life agencies are writing business at the rate of a million a month.

## ONE THING AND ANOTHER

Elevators open into hallways and not into rooms. The elevator cage is merely an extension of the hallway or street. Why, then, should a man who wears his hat in the foyer or hall remove it (and catch cold) when he enters the elevator cage?

\* \* \*

George Knight, mentioned in the alleged bribery of Judge Henshaw of the California supreme court, was for four years state insurance commissioner, a golden reward for his silvery oratory in political campaigns.

\* \* \*

Shakespeare is the author of most of our "modern" slang. As we recently quoted, he used in Henry IV, the expression Good Night! in the sense that we use it as the unlucky end. Here is a letter in the Times Literary Supplement calling attention to Timon Act IV sc. 3, where is "I to bear this, that never knew but better, is some burden."

\* \* \*

Happy is the man who imagines he pays no taxes.

\* \* \*

Death lurks at every man's elbow, ready to peer into his face at any moment. Therefore insure your life today, and defy the enemy.

\* \* \*

Life in the fire and marine insurance district in San Francisco is now chiefly being chased by one darned automobile after another.

\* \* \*

California is afflicted with grasshoppers and caterpillars, which devour every living green thing except the local agent who never reads an insurance journal. Damages to fruit trees and growing grain and hay and green crops are enormous in some districts. These pests march like armies. Fire and poison are being used on concerted plans.

\* \* \*

San Francisco has a "Parkside district," two miles from any park's side.

It is proposed to close all stores at 4 p. m. Saturdays in order that the "clerks may have time to do their shopping."

\* \* \*

I just met the man in San Francisco who is a very interesting case, at least to doctors. He has a traveling heart. Sometimes it is on the right side. Today, he tells me, his heart has returned home. Though a young man, his hands are cold. Present symptoms are dropsical.

\* \* \*

Sandy kept a restaurant, and for a small man he had a nose which rivaled that of Cyrano de Bergerac. On his solitary street window he had large white pasted-on letters, reading

SANDY'S  
LUNCH HOUSE

A great rain storm came, and the wind blew and the driven rain beat on that window in San Francisco. Next morning the sign of white raised letters read—

SANDY'S  
N O S E

This is a true story. The weather clerk had wine and dined too happily at Sandy's dago-red restaurant.

\* \* \*

The number of ships sunk during the war was 8,000; so far salvaged (mainly by British Admiralty Salvage Bureau), 500; value in ships and cargo (approximately) six billions; depth of Lusitania, 306 feet; insurance paid on Lusitania, \$7,500,000. The salvors descend more than 300 ft. in a monitor.

\* \* \*

"A regular fellow" is now somewhat overworked. "He's a regular fellow" means a lot more than appears. Well, you will find it in Dickens' Bleak House, where poor Jo, the street-crossing sweeper, says "I'm a reg'lar fellow, ma'am."

\* \* \*

How are you going to whistle next month?

\* \* \*

## 1200 Miles North

On a recent day the high and low temperatures of San Francisco and of Sitka, Alas., were the same.

## CHIPS

—J. M. Kilgarif of Kilgarif & Beaver, on the advice of his physician, is in Lanes hospital for a rest, but will be soon again at his office, looking after the flow of new business which the Pacific Mutual Life is writing in northern California.

—Bad Phone Service.—San Francisco telephone service in recent years, until the government took charge, was satisfactory; but for some causes not explained the service latterly has been bad. We, for example, get and receive "wrong number" calls altogether too often, and have wrong charges presented us in our bills. For example, we are for April 21-May 20 charged with 45 Alameda county messages, and during the month we never made a transbay call. In March-April the bill was likewise grossly incorrect. So far we have failed to secure a correction.

—Modesto, Cal., June 5.—Mary Sequeira is on trial here, charged with conspiring to murder her husband for \$3,900 life insurance. One policy was only ten days old.

—The Metropolitan Life board of directors appointed William Francis Dobbins, who has been in the service of the company over thirty-one years and has been superintendent of agencies for New England over nineteen years, fourth vice-president of the company. The president has assigned to the fourth vice-president the care of the personnel of the home office.

—Portland firemen are asking increase of pay. The fire marshal wants \$225 a month and the battalion chiefs ask for \$200.

—Bank Robbery.—Bank of Haines, Oregon, help up, June 3.

—Bank cashier, Rosebud, Mont., "short," after speculating in Texas oil. Did the bank pay him a living salary?

—Topeka, Kas.—The Fraternal Aid Union will not absorb the Knights and Ladies of Security—not for some time, and the promoters may never collect their fee of a third of a million.

—The Pacific Mutual Life now has some \$220,000,000 life insurance in force.

—At a meeting of carline claims agents in Oakland different views were presented as to best way to reduce automobile accidents. One speaker favored laws requiring all car-owners to insure their machines. His reason was that as the insurer could and would suspend insurance of law-breakers the traffic laws would be obeyed. Another speaker boldly asserted that insurance increased reckless driving and automobile accidents. He favored very strict laws as to insurance and revocation of drivers' licenses.

—All the medico prophets say the influenza will be a regular visitor for several years—with a sharper scythe.

—Stockholders.—The circulation by stockholders in a corporation among other stockholders only of a letter attacking the acts of a director in corporation transactions is a privileged communication. — *La Plant v. Hyman*, 180 P. 83.

—The railroads' safety department plans a "No Accident Week," June 22 to 28, in the Central-Western regions.

—New York.—Two mariners, the North Atlantic and the Liberty, are entering California.

—George I. Cochran, president of the Pacific Mutual Life, has been appointed a regent of the University of California, to succeed the late Mrs. Hearst.

—The Miehle Press Co. must pay \$15,500 judgment for death of laborer who was killed at Eureka, Cal., while moving a printing press from a steamer.

—Keswick, Cal., June 8. — Hotel, two lodgeries and one saloon, belonging to E. Giubbana, burned today. Cause said to be defective flue; small ins. A store and two dwellings burned also. Total loss about \$9,000. A few months ago there were thirty-two stimulant shops here; now there are none. A few months ago the smelters closed down.

—A Federal court judge is named Learned Hand. He hands out some very learned decisions.

—What are you going to do for snake bite medicine when you go camping and fishing?



**State v. Federal Railway Control**

It is one of the desirable features of our republic that local affairs as far as possible should be left to local control, and surely the people of California are in a better position to judge of what they want in connection with the conduct, extension, control, regulation and rates of their own railways than a central authority in Washington; and I cannot understand why the people of this state would desire to relinquish these valuable privileges, and valuable income, for any imaginary altruistic ideas. Surely under the regulation by the state the inhabitants of the state can have just as good a service as if the regulation were transferred to Washington. Whenever a new depot is desired, or a grade crossing is to be eliminated, or an extension to be made, or a rate to be considered, the people of California will have to appear as suppliants before the national authority in Washington, and instead of being able to order what they wish done through their Railway Commission, will have to beg for it.

If the regulation and control is transferred to Washington the surplus income derived from the operation of these properties in California may be used to make extensions for the benefit of the inhabitants of other states where the revenue possibly is insufficient, and this will be an indirect tax upon all of us who reside in this state. If control were transferred we would have to pay the same charges for railway service as heretofore and would not receive the benefit of the rebate of  $5\frac{1}{4}\%$  per annum. I cannot see any advantage in the trans-

fer of control as far as California is concerned. It will not give us cheaper railway rates or give us any advantage that I can ascertain.—Geo. I. Cochran, President of Pacific Mutual Life.

**Did You Ever!**

Spokane, Wash., has a Red Head Club.

In Sonoma county, Cal., an Italian who completed the last payment on his wine vineyard, after eight years' hard work, announced "I am now a Bolshevik!"

San Francisco is said to be one of the headquarters of the Russian Bolsheviks in this country who are resolved to overthrow all American municipal, state and federal governments and seize all savings for their leaders to spend!

Before the war the freight charge was \$1.80 for transporting a horse or cow eighteen miles. Last week an Oakland buyer shipped a cow and was required to pay \$18 for eighteen miles. He paid under protest. His great great grandson may recover from the government the \$16.20 excess charge.

We print the foregoing as Exhibit Z999 in our evidence that government never does anything so well as private doers.

Loss ratios are misleading because as a rule they are not based on earned premiums. If a company reports a considerable gain in premiums its actual loss experience is greater than the ratio indicates. Earned premiums are usually about as premiums reported less the gain in unearned premiums.

## FIRE

At 1 a. m. June 13, San Francisco, fire was discovered in four story building at Clay and Davis sts. Started on premises occupied by Guittard Exporting Co.—chocolate, spices and coffee. Four stores on ground floor not much damaged. Two upper floors and contents badly burned. Anchor Packing plant next door on Clay damaged on upper floors. Three fire alarms. High pressure system used. Buildings not greatly damaged. Total loss perhaps \$150,000.

Missoula, Mont.—At least 15 forest fires are raging in this district. Some of these fires are beyond control.

West Butte, Cal., June 5.—On Hoke ranch some uncut barley burned today.

Richmond, Cal.—Samuel Bonocorso and Karlo Salazaro, owners of a shoe repair shop burned at night May 31, are charged with arson and in default of \$10,000 bail are in jail. Of the \$3,500 ins. \$2,500 was taken out in May. Therefore the suspicious fire chief investigated and found secreted in Salazaro's home 1,500 lbs. of leather recently taken from the repair shop.

Skagway, Alas., June 9.—Alaska Pacific Fisheries can'yry, near Lynn canal, destroyed by fire yesterday. Loss estimated at \$300,000.

Pueblo, 21.—Lightning started a fire in forest reserve 30 miles west of this city last night. Rangers call for aid.

Marshfield, Or., 16.—Coos Bay creamery burned this afternoon; also a lot of cheese. Insured.

Oakland, 14.—Warehouse of Waterhouse & Lester Co., Park and Halleck, damaged slightly tonight. Incendiary origin suspected.

San Francisco.—At 1212 Jones two machines in garage were burned, with loss of \$5,000.

Newcastle, Cal., 17.—Warehouse of Pioneer Fruit Co., filled with box shooks, burned today. Loss \$16,000.

Portland, Or., 17.—Garage fire destroying several trucks. Damage \$28,000. Supposed cause short circuiting of wires in truck.

The Palace Garage Co. building was a raging furnace in the upper story before the fire department arrived. Fire is said to have started on the lower floor. Six engines, three trucks and one chemical were busy.

## Toledo Fire

Toledo, Or., 17.—Fischer-Scorgy Lumber Co. sawmill burned. Loss \$70,000, well covered.

The Toledo fire department, including the chemical engine, aided by many volunteers, saved adjacent property. Live cinders fell on the Toledo Bank building and set the roof on fire. Blaze extinguished.

Wind blew from northwest strong; otherwise the whole town might have burned.

The reservoir was emptied, putting the whole town in peril.

It is believed there was spontaneous combustion of the very greasy woodwork around the machinery.

Owners are J. O. Scorgy of Tacoma and August Fischer of Corvalis. They announce that the sawmill will be rebuilt.

San Francisco, 17.—At 781 Howard street fire in vacant lot ignited two story boarding house in rear. Fire not discovered for some time. Damage to several of the 150 rooms.

Oakland.—At 1450 East 37th, home of Mrs. S. J. Wuskott caught fire during birthday party. Loss total.

Helena, Mont., 22.—State forest fire burned out this city's light and power lines last night, and left streets without light or power.

Meridian, Cal.—On three ranches about 400 acres of barley, near Grand island district. Flames broke out in three places. Loss about \$15,000.

Too late for our Pacific Fire Chart we received the Coast figures of the Arizona. Insert them in your copy: premiums, \$121,614; losses paid, \$19,233; loss ratio, 15.8 percent.

Tacoma now claims 125,000 population.

### National Board Meeting

The recent annual meeting of the National Board of Fire Underwriters, in New York city, was more than usually interesting and serviceable. F. C. Buswell, vice-president of the Home, was re-elected president. The retiring treasurer, Charles J. Holman, now manager of the Commercial Union at San Francisco, was presented with a gold watch and chain.

Among other officers elected for this office-year were: Charles Lyman Case, U. S. manager of the London Assurance, vice-president; George C. Bulkley, vice-president of the Springfield F. & M., secretary; William Hare, joint U. S. manager of the Norwich Union, treasurer.

President Buswell's instructive address included a summary of 1918 fire results. An underwriting profit of 1.89 percent. Ratio of losses to fire and lightning premiums written was 45.26 percent; ratio of expenses was 39.02 percent. Increase in liabilities to premiums written was 13.83 percent, indicating 59.09 percent ratio of losses to premiums earned.

### Bank People Are Circulating Referendum Petition

Petition blanks are being presented for signature by men employed by the Stockholders' Auxiliary, asking for a referendum on the law prohibiting banks and bank employees from engaging in the insurance business in California.

first announced by coast review

Beef prices are falling in the country and rising in San Francisco.

The London Mutual Fire advertises among its assets "office furniture, Goad's plans, and automobiles, \$29,763." Of course no insurance super-

intendent would allow that item of assets. Another item is "contingent portion of premium notes, \$155,826." Cut that out. The cash capital of this "mutual" is \$19,250. If a Canadian city should burn this capital stock wouldn't be worth 19 cents.

### New Marine Agency

Thomas S. Deering, who has been manager of the Newhall & Co. insurance agency, will be manager of a new marine agency, representing the Camden, Niagara and one other company.

first announced by coast review

A "Reformed Magdalen" writes to the San Francisco Chronicle (S. V.) that she works in a San Francisco insurance office for \$65 a month, and after paying \$37.50 house rent, car fare, clothes, laundry, etc., finds that she has not enough money left to buy sufficient nourishing food at present high prices. "She is now deteriorating because she is starving."

### Fire

La Porte, Cal., 14.—Business part and many homes burned last night. Three saloons and Maxwell & Co's. and other stores destroyed.

Gridley, Cal., 19.—New plant of Sellemann Dried Milk Products Co., to be operated soon, destroyed by fire early today. Incendiary origin suspected. Tramp arrested. Machinery must be replaced. Considerable insurance.

Kellogg, Id., 19.—Bunker Hill and Sullivan Mining Co. lumber mill and yard burned tonight. Loss \$40,000.

### BRIDGE FIRES

Redding, Cal., June 3.—Leaky fire box of a locomotive was cause of two bridge fires on Mountain railroad near Keswick. A third bridge fire was extinguished.



**Best's Insurance Reports**

## FIRE AND MARINE

The 20th annual edition of the Best Reports covering fire and marine companies, mutuals, reciprocals, interinsurers, individual underwriters, transacting fire and marine and miscellaneous eight allied classes, is a book of 744 pages. Contents are in sections, arranged by initial letter, and most conveniently indexed as a whole.

We note such names as Barnstable, Bull Dog, Auto Fire, Cornhill, Gore District. There are six Homes. There are three Libertys and three Liberty Underwriters, and only two Lloyds as beginning names. There is only one Fireman's Fund, only one Franklin Fire, only one Glens Falls, only one Hartford Fire, one Stonewall, one What Cheer.

Take for example, the report on a big company like the Aetna. Financial exhibit shows real estate owned, market value; bonds and stocks owned, market value; salvage recoverable on paid losses. Bonds and stocks are itemized, beginning with U. S. Liberties. All are listed as "par value" and also as "market value." The "review" includes history, classes written, gain and loss exhibit, management and reputation.

The publisher is of opinion that because of the conflagration hazard the surplus of a fire insurer should be about equal to its capital, and assets should be "liquid," and business should be widely distributed as to territory.

"Surplus shown should be discounted," securities being listed by direction of state insurance departments according to average quotations of Nov. 1, 1916, and 1st Feb., May, August and Nov., 1917; and similarly in 1918.

## CASUALTY AND MISCELLANEOUS

The sixth annual edition of Best's Casualty and Miscellaneous Report is a book of 419 pages, with experience of companies as to classes of risks, resources and obligations in great detail; also underwriting exhibit,

making clear the direction the ship is heading.

The publisher says:

"These reports show clearly whether any particular company is obtaining its business at a cost higher than it should be." And as to reserves for unearned premiums and unsettled claims, the interest collected thereon should be considered a part of the underwriting income.

**Fire Prevention**

Where is Westerly, Rhode Island? What direction? Who is Chester? It is a place famed for few fires. C. is a win-Chester. Westerly has school medal contests on

Prevention of Fires.

Fire Prevention as a War Measure.

Our Ideal—No Fires in Westerly.

Prizes are handed to the winners—but best of all, the local press publishes the essays.

This is the uncopyright idea.

At the risk of putting the insurance companies out of business we recommend the idea.

The insurance department of Maine has issued a summary of fires, investigations and inspections for year 1918. There were 514 fewer fires in 1918 than in the before year. Fire killed 12 adults and 13 children. Lightning killed 2 adults but spared the kids.

It appears that the Maine causes of fires are chiefly coal and chimneys. A constitution amendment against these two bad incendiaries would reduce the average \$300,000,000 fire loss to \$3 or thereabouts.

Notwithstanding the vast quantities shipped in from Boston, only one alcohol fire is reported.

There were 257 fires caused by lightning.

San Francisco, June 8.—United Licorice plant 379 First st. damaged \$9,000 worth. Believed start was in furnace in drying room.

## LIFE

**Reduced or Dropped Dividends**

The great influenza epidemic, which depleted the surplus funds of many life and health insurance companies, was especially disturbing to life insurers, notably those whose average membership age was low. The fraternal societies were the greatest sufferers, and their present condition is serious enough to alarm their leaders.

Some of the mutual and mixed-mutual life companies have found it necessary, or at least prudent, to reduce or discontinue dividends this year, and with strengthened surplus be prepared for a possible recurrence of the influenza plague this fall. Their policyholders will cheerfully bear this temporary loss of dividends, which indeed may be paid later.

**SELLING LIFE INSURANCE****Life Agents in Much Better Repute**

Some twenty and thirty years ago the average solicitor for life insurance was regarded with suspicion and dislike; for he sold payable-at-death-only policies, especially limited payment ones, as endowment policies payable in twenty to thirty years, and he promised impossible dividends, and sometimes he was arrested for fraud, and the papers scored him and his company.

But all that is changed. Companies and general agents weed him out at once. Insurance commissioners take notice and cancel the licenses of such agents. It has been long since the Coast Review printed accounts of "lightning" solicitors and their tricks.

The solicitor nowadays can seek an audience with the certainty that his trustworthiness and services to society are recognized and duly appreciated, especially by business and professional men. Today,

also, the life insurance man has a variety of interesting propositions which he can submit for consideration; and ability to meet obligations is no longer doubted.

**Daily Dominant Thought**

We are all the creatures of our ideas. Our dominant thoughts govern us. A good or bad thought in the morning influences us throughout the day.

Would it not be well for every one of us to invite every morning a thought, written or spoken, which will give strength, resolution and hope during the day?

The life insurance seller—or teacher, if you prefer—might profit, in courage and good cheer, by framing a fit thought for the day's work—a dominant thought.

Try loving your fellow man and see whether it helps you sell life insurance. The will to be kind and charitable and helpful—that's what loving your fellow man means—will put the smile on your face and the will in your mind and the courage in your heart.

There will never be any better time to write life insurance than right now. That's a good thought for the morning.

Prospects are never few nor far between.

It is near you, not far away, that your prospect is. Perhaps your nearest neighbor, perhaps the man with whom you exchange the weather remarks.

Every acquaintance you make may be a prospect.

Talk only half as much as your prospect—if he will talk at all—is pretty good selling advice.

Superintendent—Well, Brown, any business today?

Life Agent—Nothing doing.

Superintendent—I see, you lack application.

## GENERAL

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**Death of Calvert Meade**

Another of the older men of San Francisco fire insurance men—one of the “old guard” indeed—passed out on June 1, from heart disease—Calvert Meade, independent adjuster for many years, age 70.

Mr. Meade came to California from his native state, New York, when a very young man. He was cashier of an Oakland bank for awhile, and later was cashier of the Union F. & M. Insurance Company of San Francisco until about the time it was purchased by the Alliance Assurance Company of London.

For several years Mr. Meade was special agent for the W. J. Callingham general agency when it represented the Scottish Union & National and one other company. He appointed many agents in this field. Retiring from this office he went to New York and applied for Coast representation of several companies. The general agency was offered him but at a rate of commission too small for this Coast.

Returning to San Francisco Mr. M. opened an office as independent adjuster. He specialized successfully on fruit in warehouse and on grain in field losses, and was diplomatic enough to antagonize only the dishonest claimants.

In 1886 Mr. Meade became a member of the Fire Underwriters' Association of the Pacific, then eleven years old. In 1897 he was elected secretary and treasurer of the association and held that office until his death.

A number of papers for the annual meetings were written by him. All were practical and excellent, and some of them are still consulted by adjusters and specials. These papers or essays were as follows:

1886—How to Advertise.

1894—Observations.

1899—Association's Wine Problems.

1900—Fire Patrol Systems.

1901—Adjusting Grain Field Losses.

1905—Building Losses.

1914—Market Value Losses.

The funeral was attended by friends and by representatives of the Fire Underwriters' Association, of the Associate Members, and of the Bohemian Club, who served as honorary pall-bearers. Floral decorations were abundant and beautiful. Services were brief and interesting. The remains were cremated.

**Automobile**

San Francisco. — Robt. Y. Hayne, well known in Peninsula social circles, met J. Neville Kavanaugh, alleged social beacon and former army officer, at his hotel. Hayne invited Kavanaugh to accompany him in his automobile to Burlingame to play golf. Arriving at the clubhouse, K. said he preferred to remain at the house while H. played. Whereupon the host left his gold watch with his guest “for safe keeping.” After the 19th hole he discovered that K. was not in the clubhouse and that the automobile had also disappeared. None of the three has reappeared. Grand larceny charged.

Where automobile driver, driving at an unreasonable rate of speed, to avoid striking child, who had run into the street, swung automobile toward sidewalk and collided with push cart, which in turn struck and injured lady standing upon sidewalk, driver is liable, if his unreasonable speed was one of the proximate causes, though negligence of child contributed to accident. — *Solomon v. Branfman*, 175 N. Y. S. 835.

Under Neb. Laws 1917, if an automobile used in the unlawful transportation of liquor be declared a nuisance, the interest of the owner or mortgagee thereof, who has notice of its unlawful use, may be sold and the proceeds applied as provided by section 33. — *State v. Jones-Hansen-Cadillac Co.*, 172 N. W. 36.

Instead of “used car” why not better say, “abused car”?

I have known free spenders who ended life with a pair of suspenders.

All is not cold that glistens like ice.



## PAST

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Two assistant managers wrote to head offices in England very similar letters, though not written at the same time. Each letter-writer complained of his manager, plainly pointed out his shortcomings, and frankly admitted that the assistant manager was a better underwriter than the manager.

Neither assistant manager ever received an answer.

Both home offices mailed to their San Francisco manager the assistant's letter, with instructions to dismiss him forthwith.

All four men are dead.

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Two San Francisco managers were let out because they engaged in outside business. They were not charged with any dishonesty. Both men are dead.

Another manager was warned that "we employ you to work for us, and not for ———." He resigned the position that paid less. He too has passed on.

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Some twenty years ago the Coast Review sent post cards to all Coast specials, asking them to mark every state in the order of the average excellence of local agents. Montana ranked first and California ranked last.

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In 1444 a fire in St. Paul's Cathedral, London, which was started by a "bolt" of lightning, was extinguished with vinegar.

A number of fires in California have been extinguished with wine.

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Fire insurance originated in Babylonian lands, where the people contributed to pay losses. This was about 4,500 years ago. In the story of Hamurabbi you will find that 5,000 years ago Babylon laws first gave women the right to own and control property separately from the husband.

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## 1863

The Merchants Mutual Marine was organized in San Francisco. It was the first purely marine insurer on this Coast. Jas. P. Flint was president. He was succeeded by Joseph B. Scotchler. Losses on European and Eastern business forced the company to liquidate in 1874.

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## 1874

J. G. Riley resigned as editor of the Coast Review.

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The London Review ridiculed American state supervision, pointing that "since 1869 there have been several smashes, pretty extensive frauds and some tolerably dishonest amalgamations in the States."

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This journal gave an account of astonishing fraudulent life insurance claims in Cincinnati, by "an organized band of scoundrels," with a man named Soerg to play the physician, and with a bumper agent, who obtained the policies from the agencies.

Sick and dying men in hospitals were insured, sometimes without their knowledge, often with the connivance of their wives. Healthy men impersonated the "applicants."

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Chicago had four insurance journals: Investigator, Press, Herald, Northwestern Review. None survives.

The Palisade of Jersey City proved to be a fraudulent company. The officers were arrested. Forged and fraudulent bonds were found in the office. Lively times in those days!

—  
FIRE

This journal called attention to the fact that of the ten Wisconsin fire companies, seven were mutuals.

Chico, Cal., had a \$50,000 fire September 28. Forty-one head of horses were burned.

Charles Laton, formerly secretary of the Pacific Insurance Co., was elected secretary of the Commercial. Mr. Laton is still a resident of California.

J. A. Brumsey, long representing the Pacific Mutual Life at Virginia City, was appointed general agent of the Home Mutual for Nevada.

Companies were easily gathered in those days. Z. P. Clark of Farnsworth & Clark went East and returned with several, to-wit:

Faneuil Hall of Boston, Rhode Island Insurance Association of Providence, the latter comprising Atlantic F. & M., Equitable F. & M., Merchants, Newport F. & M., and Providence Washington. The "association" wrote a joint policy, as high as "\$15,000 on good risks."

W. L. Chalmers resigned from the State Investment as special agent and adjuster to become general agent of the California.

The National Board voted to withdraw all company members from Chicago. The Times printed head lines beginning "Go and Be D—d." Conditions were very bad in Chicago and the authorities were indifferent.

Mention was made of these local agents at Hollister, Cal.:

L. B. Edwards, J. I. McConnell, N. C. Briggs, R. I. Barnett, H. M. Hayes & Co., A. L. Smith, Banker Fairchild, T. L. Baldwin.

R. H. Magill was appointed general agent of the Home Mutual, and given special charge of the Oakland branch. Mr. Magill now lives in Alameda.

LIFE

Under an act of the California legislature the Indemnity Union was incorporated. It comprised ten unions, beginning with Indemnity Union No. 1. The law was designed to aid the co-operative organizations. Membership limited to 1,000; rates based on current mortality not to exceed \$3 a month. Right of assessment reserved; small loading for expenses.

Advertised in Coast Review:

"Life Insurance upon Fire Insurance Principles."

"Liberal Commission Paid."

"Live and Responsible Agents Wanted."

Nearly all the life companies had ceased writing in California because of a new law making the company responsible for any and all representations by its soliciting agents.

J. G. Riley was secretary of the new 1 to 10 Union. The list of officers will surprise old San Franciscans. Wm. Sherman was president; A. L. Bancroft, first vice-president; A. L. Gurney, late of the Republic Life, second vice-president; E. W. McGraw, attorney. Among the directors were N. W. Spaulding, Judge Tilden, H. H. Pearson (landlord), E. M. Hall, all well known men.

Chicago had six life companies, none now in existence. They were:

The Chicago, Mutual, Protection, Republic, Safety Deposit, Teutonia.

The Pacific Mutual Life advertised:

"Receives the highest rate of interest in the world." Also,

"Policies non-forfeitable and exempt from execution by the laws of California only."

"The trust fund insurance requires only one annual premium from the insured."

The home office was at 41 Second street, Sacramento. Leland Stanford was president; John H. Carroll, vice president; Joseph Crackbon, secretary.

Schreiber & Howell were general agents; the Bank of the Western Savings & Trust Co., cor. Kearny and Post sts., were agents for San Francisco.

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Blake & Forbes represented the Mutual Life and the Continental (fire).

**A Few Utah Figures for 1918**

	Premiums	Losses
Home . . . . .	\$60,961	\$99,951
Franklin . . . . .	5,921	3,941
American Alliance . . . . .	1,960	4,973
Phoenix of Hartford . . . . .	14,418	10,333
Equitable F. & M. . . . .	1,592	575
Great American . . . . .	26,031	19,249
London Assur. . . . .	13,229	8,565
Royal Exchange . . . . .	2,785	2,511
Vulcan . . . . .	5,618	2,117
Etna . . . . .	14,745	1,560
Agricultural . . . . .	4,429	2,109
Globe & Rutgers . . . . .	10,235	6,681
Svea . . . . .	7,004	7,322
Globe Undw. . . . .	2,274	3,182
American Central . . . . .	9,832	2,308
Mercantile F. & M. . . . .	2,037	90
St. Paul F. & M. . . . .	10,494	2,398
Minnesota Und . . . . .	3,846	82
California . . . . .	18,766	6,807
Connecticut . . . . .	8,220	5,153
Westchester . . . . .	4,860	983
Commercial Union . . . . .	19,773	11,728
Palatine . . . . .	7,132	8,450
Commercial Union, N.Y. . . . .	2,649	2,135
Fireman's Fund . . . . .	21,596	12,772
Fire Association . . . . .	8,520	7,216
Philadelphia Undw. . . . .	3,754	24
Hanover . . . . .	7,555	2,719
Delaware Undw. . . . .	4,215	1,888
Concordia . . . . .	3,902	1,451
Merchants, Colo. . . . .	1,426	13
New York Undw. . . . .	3,753	3,551
Utah Home . . . . .	56,568	16,839
National . . . . .	22,261	10,412
Colonial . . . . .	2,909	322
New Zealand . . . . .	4,300	52
Niagara . . . . .	9,733	4,197
Niagara-Detroit . . . . .	4,371	7,048
Detroit F. & M. . . . .	2,057	1,106
Norwich Union . . . . .	17,047	6,588
Newark . . . . .	2,842	131
Royal . . . . .	23,947	8,020
Queen . . . . .	12,212	5,716
Phoenix Assurance . . . . .	15,140	2,643
Imperial Assur. . . . .	1,215	698

	Premiums	Losses
Providence Wash. . . . .	6,157	9,147
New Hampshire . . . . .	7,271	7,029
County . . . . .	1,071	—84
Boston . . . . .	5,994	6,583
Rhode Island . . . . .	7,293	1,998
Nationale . . . . .	4,386	1,893
Rocky Mountain . . . . .	2,986	1,772
Orient . . . . .	2,317	599
London & Lancashire . . . . .	16,139	17,716
Springfield . . . . .	16,632	10,161
Scottish Union & Nat'l. . . . .	10,106	1,080
Eastern Und . . . . .	1,583	202
Security . . . . .	4,323	1,420
New Brunswick . . . . .	22,282	7,102
New Jersey . . . . .	19,150	3,440
Merchants . . . . .	6,864	458
United British . . . . .	1,947	..
Milwaukee Mechanics . . . . .	37,759	9,664
Total . . . . .	\$662,894	\$386,957
Loss ratio, 58.4 percent.		

**Western Mutual Life Offering Stock**

In accordance with announcement made some time ago, the Western Mutual Life Association of Los Angeles is offering to members the \$250,000 capital stock or guaranty fund, at \$10 a share. Only members will be allowed to subscribe. No non-participating policies will be issued.

A law passed by the 1919 California legislature permits assessment-plan life insurance societies to change to a legal reserve company, and yet to continue previously written business on the assessment plan. The Western Mutual expects to begin writing legal reserve policies in September.

Our printery has been boycotted by two workmen's unions, tho we pay their wage scale; and also by two other trusts, associations of employers who have never asked us to jine. What a lovely free country this is! moving gaily on to evolution, revolution, dissolution or disillusion.

Job printers are to receive \$6 a day of seven hours. Already printing and paper expenses have increased 85 percent.



## GENERAL

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Injunction Asked

Application for an injunction to prevent the insurance commissioner of Nevada from enforcing the new law, requiring all non-resident companies to file their tariff rates, has been filed in the federal court by the outside companies operating in the state. The law is believed to be unconstitutional. The bill became a law by a "late last night" trick. The Nevada Fire was the father of the measure.

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Shoot the Firecracker

Oakland's city council, sympathizing with young America in "wartime," has lifted the ban on firecrackers. Numerous fires are expected by the fire department, which is getting ready to earn salaries July 2, 3, 4, 5 and 6.

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Wanted

Airplane insurance under one policy, covering fire, falls, bad landings, accidents to people on earth and in the air, and damages to buildings and other airplanes.

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Life Insurance Policyholders Pocket Index

The 1919 edition of this best life insurance chart is at hand, handy and handsome, 96 pages. Published by Spectator Co., Chicago and New York, price 50 cents.

Contains five years items of income and outgo, items of funds and obligations, items of insurance written and outstanding. Surplus very generally fell off in 1919, while assets increased, of course. The figures of about 235 American companies are given; also 14 industrial; also 29 Canadian companies, in a territory not more populous than our Pacific West.

San Francisco's two fire boats cost \$50,000 a year. This year's budget makes no provision for their maintenance, "as most of their work is on the opposite side of the bay." Waterfront insurance rates will therefore be increased.

## LIFE

The Bankers Life Company was founded by Edward A. Temple of Iowa and has been since its inception an Iowa institution. It was originally planned to provide life insurance for bankers only, but the scope of operations was later enlarged. The company has paid over \$58,000,000 to beneficiaries of its policyholders, and of that amount, over ninety-nine and seven-eighths percent has been paid the same day that the proofs of death were filed. The total number of its policies in force is over 208,000, and the total of its insurance in force is over \$446,000,000. It has never lost a single dollar on an investment.

The restoration department of the West Coast Life is producing good results, under the direction of Mr. Langpaap. Lapses are often the result of carelessness rather than indifference.

Where insured deposited a "paid-up policy" with the insurer as security for a loan under an agreement, in case of default, for the continuance of the surplus of the insurance after payment of the debt for a term dependent on the cash value, or, if not so stipulated, for the cash payment of such value and the forfeiture of the policy, the deposit was a "pledge" to which title remained in the pledgor with right in the pledgee in case of default to sell but not to confiscate.—*Travelers' Ins. Co. v. Lazenby*, 79 So. 630.

Said a merchant: "I am taking out life insurance to pay my inheritance taxes, and I am including the cost in my overhead expense charges. My estate consists of savings from my profits—and these profits must be about so much to justify risk of capital. My fire insurance cost is included in my prices. This is just and necessary. I believe my inheritance tax insurance is equally a part of the overhead expenses of my business. Inheritance taxes are not temporary war taxes."

In its fortieth anniversary month the Bankers of Des Moines expects to write over \$8,000,000.

## ITEMS

Manager C. J. Holman, who succeeded Manager E. T. Niebling, retired, is now in charge of the coast department of the Commercial Union and the Palatine of London and the Commercial Union of New York.

The home office building of the Fireman's Fund has recently undergone some rearrangements, whereby the second floor has the fire and automobile departments, with offices for the officers. The ground or street floor is given up to the marine department of the several companies.

The Coast Review's Pacific Fire Chart 1919-20 is "educational." It enables the Coast local agent to talk fire insurance intelligently and authoritatively. None other so. Your company will send or has sent you a copy.

The agency of the Netherlands has been resigned by H. N. Dinsmore. U.S. Manager Letton is expected today.

Manager Goodwin is away on his vacation.

Secretary Blanchard of the Fireman's Fund, recently returned from the Northwest, says there are plentiful signs of prosperity up there.

The Central Fire Office, a new California agency corporation, will represent American Equitable Assurance, Manufacturers of America and Millers National. T. A. Duffey of New York is president, J. H. Richards is vice president and H. M. Dinsmore is secretary.

Assistant Secretary Wright of the Fireman's Fund, who recently attended the National Automobile Underwriters' Conference, says the prevailing note was very optimistic. In the East the "interinsurance" and "exchange" competition is not nearly so strong as on this Coast, where the climate attracts the jobless and the speculator.

Butchers are to receive \$8 a day, and for Saturday and Sunday half-days also.

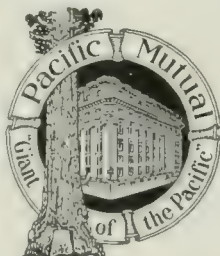
# The Pacific Mutual Life Insurance Company

of California

*The Only Old Pacific Coast Company*

**Offers SUPERIOR OPPORTUNITIES  
to High Class Salesmen**

**See for an Agency Contract in California**



FOUNDED 1868

Assets

**\$45,432,695.61**

Capital and Surplus

**\$5,039,328.50**

*Managers for Life Department*

**KILGARIF & BEAVER,**

Shreve Building, San Francisco

**JOHN NEWTON RUSSELL, Jr.**

Pacific Mutual Bldg., Los Angeles

*Managers for Accident Department*

**F. A. STEARNS,**

Shreve Building, San Francisco

**The PASCHALL-JONES CO.**

Story Bldg., Los Angeles

**Paid-for Life Insurance, \$208,647,520.00**

# Queen

Insurance Company  
Of America, N. Y.

ASSETS, (JAN. 1, 1919) . . . \$ 14,457,150  
NET SURPLUS, . . . 4,660,450

Gross Assets <sup>JAN. 1</sup> 1918 \$130,669,361

Fire & Marine Assets 60,917,071

Net Surplus - - 20,356,455

Transacts Largest FIRE  
Insurance Business of any  
Company in the World



## Newark Fire Insurance Company

ESTABLISHED 1811

ASSETS, - - - - - \$2,777,425.00

SURPLUS TO POLICYHOLDERS, - 1,055,592.00

*ROLLA V. WATT, Pacific Coast Manager*

*FREDERICK B. KELLAM, Asst. Manager*

*H. R. BURKE, Asst. Manager*

ROYAL INSURANCE BUILDING, SAN FRANCISCO

**SPECIAL AGENTS**—Frank M. Gilcrest, J. K. Urmston, J. B. Walden,  
D. L. Stewart, C. D. Gabrielson, E. P. Eldred, J. H. Banks, F. J. Perry,  
R. S. Folger, Matt B. Evans, W. H. Ticknor, J. H. Martin, C. A. Luhrs  
(automobile).



## Our Directory of Pacific Coast Fieldmen

### Aetna

San Francisco—F. H. Rhoads,  
F. H. Mills, Agcy. Supts.  
G. F. Roberts, G. Nathan  
Los Angeles—H. E. O'Brien  
Fresno—Geo. A. Kingman  
Seattle—J. A. Murphy, State Agt.  
Spokane—G. S. Mariner  
Helena, Mont.—Lewis E. Brainerd

### W. W. Alverson

San Francisco—A. M. Lovelace,  
Agency Superintendent;  
T. B. Clarke, W. T. Booth  
Los Angeles—T. J. Keleher  
Wm. C. Carlson  
Portland—W. E. Helfrich  
Ward S. Jackson  
Helena—L. P. Jackson  
E. R. Honsinger

### Atlas

Portland—A. E. Ehrhorn  
San Francisco—Craig Owens  
George F. Alberti  
Wm. Manning, L. O. Mayer  
Spokane—E. K. Lower  
Los Angeles—H. R. Jackson

### A. T. Bailey

H. L. Simpson, Asst. Manager  
San Francisco—F. A. Stahl, Wm.  
Hackmeier  
Portland—Chas. A. Colvin  
Los Angeles—H. C. Swindell  
Spokane—Charles E. Dunlop

### Berdan & Osborn

San Francisco—F. J. Schoeneman  
F. A. Lathrop, C. F. Millman,  
G. W. Dearborn, C. V. McCarthy  
Los Angeles—A. C. McConnell  
Chas. Harris  
Portland—H. E. Smith  
Seattle—Geo. E. Young  
Denver—E. M. Brewster  
Spokane—P. W. Gedney,  
A. H. Houggaard  
Helena—D. P. Freese

### Edward Brown & Sons

San Francisco—  
W. H. Gibbons, L. M. Hale  
E. W. Harrison, R. S. Shaw  
Vallejo—W. B. Westlake  
Los Angeles—Chas. Van Valkenburg  
Seattle—W. P. Porep  
Spokane—Chas. A. Wendler  
Denver—H. G. Doyle

### California

San Francisco—  
H. C. R. Buswell, Supt. of Agen's  
B. A. Sifford, Asst. Sec'y  
Claude C. Coleman  
Los Angeles—H. Dukinfield  
Seattle—A. N. Lindsay  
Portland—Phillips Beck  
Salt Lake—N. W. Clayton, Jr.

### Capital

San Francisco—  
Sacramento—D. H. Cox  
Los Angeles—Thos. Edwards

### Chapman & Nauman Co.

San Francisco—Roy H. Keagy  
Los Angeles—Theo. Castle

### James F. Cobb Co. Inc.

Los Angeles—R. H. Jenkins

### Connecticut & Westchester

San Francisco—C. W. Von Tugen  
John M. Gordon  
Los Angeles—L. P. Stephens  
Portland—James S. Reed  
Helena—Z. M. Boyer  
Spokane—S. E. DeLong

### American Eagle, Continental and Fidelity-Phenix

San Francisco—Jay C. Wickler,  
Los Angeles—Geo. L. McIntire  
Phil. G. Hall  
Oakland—Chas. B. Mills  
Sacramento—Frank J. Heintz  
Seattle—Fred D. Hougham  
Spokane—Geo. L. A. Lauer  
Billings, Mont.—H. R. Wickler  
Fresno—W. B. McCausland  
Pocatello—F. W. Cardwell  
Harry W. Nason, Manager City  
Department  
J. B. Levison, General Agent  
Marine Department

### The James H. de Veuve Co.

San Francisco—F. A. Kress  
Spokane—O. R. Daly  
Seattle—B. D. Smalley, H. A. Canfield  
B. D. Smalley Jr.  
Tacoma—John B. Hill

### Fireman's Fund and Home Fire and Marine

San Francisco—R. D. Hunter,  
John J. Hammond,  
Kenneth Brown, Paul St. John  
A. E. Webber, Bayard E. Nourse  
R. H. Merrill, M. E. Spaulding  
Thomas V. Humphreys, Clayton  
Schwerin  
Los Angeles—Weldon D. Whelan,  
Chester A. Swift, George D.  
Gilmore, I. J. Bannon  
Louis F. Knight  
Portland—H. B. Tickner  
Seattle—Frank L. Emerick, F. M.  
Burnside, J. J. Campbell  
Spokane—S. D. Hooper  
Dallas—J. H. Snell, P. E. Tucker,  
O. H. Remmert, Fred Burness,  
D. D. Harris  
Helena—C. D. French, R. C. Culver  
Denver—W. P. Coffey, O. E. Scurr  
Salt Lake—H. W. Armstrong

### Fire Association and Philadel- phia Underwriters

San Francisco—Charles L. Barsotti,  
Supt. of Agencies, Thos. F.  
O'Grady, Howard W. Hogan  
Los Angeles—Geo. F. Staniford  
Portland—Frank S. Glover  
Seattle—Sam G. Gordon  
Helena—E. M. Hutchings  
Denver—L. D. Griffin

### Benjamin Goodwin

San Francisco—R. De Lappe  
Geo. T. Gray, John L. Whelan  
Los Angeles—Paul G. Keeler  
Earl Holland  
Seattle—Wm. F. Zwick  
Spokane—Walter A. Frazier  
Portland—Fred Telbenn  
Boise—L. L. Dibble  
Great Falls, Mont.—A. N. Bushnell

### John A. Houggaard

San Francisco—A. L. Merritt  
F. H. Schmitt

### Balfour, Guthrie & Co.

San Francisco—Alex J. Cartwright  
Portland—A. H. Jackson  
Spokane—Chas. H. Hay  
Kalispel, Mont.—Fred. W. Merigold  
Los Angeles—Mark B. Harris  
Sacramento—E. E. Panabaker  
Fresno—A. W. Percival

### Carl A. Henry

San Francisco—J. N. Waters  
Los Angeles—James F. Boylan  
Portland—E. R. Thompson  
Spokane—P. E. Gerould

### Dixwell Hewitt

San Francisco—Geo. E. Devine,  
Supt. of Agencies  
W. W. Grove, L. H. Earle  
C. L. Greenwalt, Harry L. Cope  
Los Angeles—P. H. Griffith  
E. E. Price  
Portland—J. J. Dennis  
Spokane—Neil Stewart,  
Gerard Clement  
Butte—Chas. E. Miller  
C. S. Abbott

### Home, New York Franklin, Philadelphia

San Francisco—Roff & Decker, Gen'l  
Agents; Paul A. Normand, Asst  
Gen'l Agent; H. W. Wagenet, G.  
W. Madison, J. W. DePaoli, C. I.  
Magill, Special Agents  
Los Angeles—Chas. Quytow, State  
Agent; James S. Suydam, L. H.  
Wood, Special Agents  
Portland—John C. Fox,  
Helen Donally, Cashier  
Edgar Stevens, Special Agents  
Spokane—George H. Houghton,  
Special Agent  
Salt Lake—M. B. Boothby, Sp. Agt.  
Great Falls—Benn A. Scott, State  
Agent; H. C. Dunn, Sp. Agt.

### Ins. Co. of North America, Alliance The Yorkshire, Northern of N. Y.

San Francisco—Carl N. Corwin  
Sacramento—H. F. Thompson  
Portland—Walter E. Bliss  
Los Angeles—W. F. Kuhl  
Spokane—H. B. Hagen  
Seattle—Horace Reed  
Butte, Mont.—E. C. Fetheringham  
Salt Lake City—Philip J. Feely  
Van Couver, B. C.—Gordon Rennie

### Law Union & Rock and Union Assurance

San Francisco—E. M. Brodie  
Branch Sec'y;  
C. F. Hutchings, Noah L. Nelson  
Portland—Ira P. E. Reynolds  
Spokane—John Perry  
Los Angeles—C. A. Deatrick  
Denver—Geo. W. Beck, Gen'l Agent

### London & Lancashire and Orient

San Francisco—Geo. Ormond Smith  
Agency Supt.; W. B. Hopkins  
Local Sec'y; W. W. Gilmore  
Geo. T. Richmond  
Los Angeles—J. P. Yates, Agency  
Supt.; Frederick W. Andrews  
Portland—Toll Thompson  
Denver—Nicholas G. Erdner  
Helena—J. Robb Gay  
Seattle—David H. Parry  
G. L. Goodell

**Liverpool & London & Globe**

San Francisco—R. H. Rountree  
Harrison Houseworth  
Chester S. Myrick  
Los Angeles—C. A. Lothrop  
Spokane—W. H. Gascoigne  
Seattle—Frank E. Atkins  
Portland—Geo. J. Janes

**London**

San Francisco—Wm. H. Hackett  
Supt. of Agencies  
P. R. Weinmann, R. L. Penfield  
Los Angeles—C. W. Rohrer  
Portland—Gus J. Roth  
Seattle—P. J. Perry  
Spokane—J. E. Johnson  
Denver—T. S. Heath

**National Union**

San Francisco—Emil D. Fortman  
Los Angeles—William M. Stodghill  
Seattle—C. A. Tomassene

**National Liberty**

Portland—Fred S. Penfield

**H. M. Newhall & Co.**

San Francisco—Frank A. Brown  
Supt. of Agencies, H. T. Booth  
R. P. Thornton, W. W. Keith  
Geo. M. Parrish

**New York Underwriters Agency**

San Francisco—V. H. Quitow  
Los Angeles—A. C. Anderson  
Seattle—A. E. Bailey  
Spokane—Chas. J. McPhee

**New Zealand**

San Francisco—D. A. Parker  
H. H. Jones  
Los Angeles—C. P. Lyndall  
Portland—W. G. Fortmann  
Denver—Fred Williams  
Spokane—Volney Seebeck

**Commercial Union and Palatine**

San Francisco—A. E. Field  
F. J. H. Manning, Geo. F. Heuer  
A. McAllister, Auto Dept.  
Los Angeles—I. M. Fisher, Jr.  
G. A. Inman, Auto Dept.  
Portland—R. H. Conant  
H. E. Parkhurst, Gen'l Inspector  
Seattle—Geo. W. Swan  
Great Falls—C. C. Morris

**Northwestern National**

Seattle—A. M. Jones  
Los Angeles—W. E. Labry  
San Francisco—H. L. Clark  
Oakland—J. D. Stanley  
Tacoma—L. S. Frudenfeld  
Portland—G. F. Nickerson  
Spokane—Henry Heath

**Norwich Union**

San Francisco—F. C. Staniford, Supt  
of Auto Department  
Glenn R. Lombard  
Portland—Harry W. Randall  
Seattle—C. W. Jennings  
Helena, Mon.—P. B. Churchill  
Denver—Herbert Cobb Stebbins  
Los Angeles—W. L. Wallace

**Northern**

San Francisco—Frank J. Agnew  
Harry D. Sherman  
Los Angeles—G. Mueller,  
Ben T. Campbell  
Portland—D. Ross Atkinson  
Spokane—R. G. Valettyne

**Edwin Parrish**

Portland—Chester Deering  
Spokane—Raymond C. Gillette  
Great Falls—Milton E. Pinney  
Los Angeles—O. D. Baldwin  
B. C. Fischer  
Sacramento—W. D. Young  
San Francisco—R. T. Boyd, Harvey  
A. Allen (Automobile Dept.)  
C. C. Trowbridge

**Phoenix, London**

San Francisco—G. A. R. Heuer  
Willard T. Lovell, Supt. Auto  
Department  
W. K. Chetwood  
Portland—B. W. Jones  
Seattle—C. A. Craft  
Helena—  
Los Angeles—J. O. Bishop,  
B. J. Kellner

**E. E. Potter & Sons**

San Francisco—T. S. Torrey, Agency  
Manager, R. H. Davis  
Los Angeles—C. H. Gatchel  
Portland—E. A. Parsons  
Spokane—C. R. Kerns

**Royal Exchange**

Denver—W. J. Ciscel  
Seattle—Lawrence F. Lamping

**Royal, Queen and Newark**

San Francisco—F. M. Gilcrest  
J. B. Walden, Fred. H. Farr  
R. S. Folger, R. W. Guthrie  
W. H. Ticknor  
Fresno—E. P. Eldred  
Los Angeles—J. K. Urnston  
F. J. Perry, J. H. Martin  
Sacramento—D. L. Stewart  
Portland—C. D. Gabrielson  
Seattle—Matt B. Evans  
Spokane—J. H. Banks  
Butte Mont.—Wyatt M. Paine

**Selbach & Deans**

San Francisco—G. A. Davies  
Los Angeles—R. L. McCulloch  
Seattle—C. M. Rupe  
Spokane—A. S. Heatfield  
Salt Lake City—C. L. Larson

**Springfield**

San Francisco—Geo. C. Coddling  
Frank H. Young,  
Los Angeles—J. E. Crandall  
Ralph G. Stich  
Seattle—C. H. Anderson  
Portland—W. L. Harnan  
Butte—C. L. Spear

**Scottish Union & National and State Assurance**

San Francisco—J. H. Fuller  
Rollin M. Kelley  
Los Angeles—Chas. Niemann  
Tacoma—Fred W. Gaston  
Spokane—H. C. Edmundson  
Denver—J. L. Reams

**Geo. H. Tyson**

San Francisco—Clifford Conly and  
Harry Benner, Supt. of Agents,  
J. B. Hatcher, K. R. Lainer  
Fresno—Phillip C. Keating  
Los Angeles—J. C. Howard, Gen  
eral Adjuster  
J. S. Bryson  
Sacramento—E. F. Hewit  
Portland—Arthur A. Ferns  
Seattle—W. T. Burwell  
Wallace L. Atkinson  
Spokane—L. D. Mitchell  
Wyatt M. Paine  
Billings—Gilman L. Camp  
Salt Lake City—Richard Orlob

**Vulcan Fire**

San Francisco—J. J. Clayton  
Fred E. Kroeger  
Los Angeles—Otho N. Hall  
Butte—O. R. Indahl

**Willard O. Wayman**

San Francisco—W. W. Cleveland  
E. P. Caine, Jno. A. Faull,  
H. S. Landon  
Los Angeles—Eugene P. Riecker  
Seattle—L. G. Feyen  
Denver—Geo. W. Dodd  
Spokane—Harrison Latham

**Western, British America, and Firemen's Underwriters**

Los Angeles—Leigh H. Robins  
Seattle—Geo. K. Harris  
San Francisco—William L. Brown

**Watson & Taylor**

San Francisco—E. F. Griffen  
Los Angeles—Geo. O. Rhorer

**Appraisers**

San Francisco—J. P. Treanor

—This too is good:

Life is made up of two things:

Dodging pedestrians and vehicles when driving an auto.

Dodging autos and other vehicles when a pedestrian.

All which we find in the Travelers Bulletin.

—Fred Murrell of Pittsburgh, Pa., where he is a member of the Clarke & Murrell

general agency for the Bankers Life of Des Moines, was the winner of the fieldman's trophy for the month of May, when he produced \$78,500 of paidfor business. A. T. Kirk of eastern Washington was runner-up to Mr. Murrell, with \$74,000 of paidfor business.

—Kansas City Casualty, on earned basis, had about 109 loss-expense ratio.

*"You may delay, but Time will not."*—Benjamin Franklin.

# THE FRANKLIN FIRE

INSURANCE COMPANY of PHILADELPHIA

ELBRIDGE G. SNOW, President

Organized  
1829



Charter  
Perpetual

## FIRE and ALLIED BRANCHES OF INSURANCE

### **LIBERAL CONTRACTS OF INDEMNITY**

Guaranteed by funds ample to meet without delay all obligations, and backed by a Complete Service Organization and by a Management well known for its practice of Prompt and Equitable Adjustment of Losses.

*89 Years Old, With an Unblemished Name and  
Honorable Record*

**AGENTS THROUGHOUT THE UNITED STATES**



**MISCELLANEOUS CHIPS**

- The New Amsterdam Casualty Co. increased its liability business notably and made a good underwriting profit.
- On earned basis the Lion Bonding & Surety had about 113 loss-expense ratio.
- The Fidelity & Casualty made large gains in assets and premiums.
- The Globe Indemnity increased its assets, surplus and premiums last year.
- The Hartford Accident & Indemnity increased premiums, assets and surplus
- The Georgia Casualty improved its position last year and made a little underwriting profit, "on the face of returns." It is paying dividends. Plate glass loss ratio high.
- The Great Eastern Casualty paid for losses and expenses 106 percent of its premiums last year. Expenses average 54 percent. Plate glass ratio high.
- The Maryland Casualty had a 91 percent loss ratio on automatic sprinkler risks; over 100 percent loss ratio on physician's liability; and reinsured and discontinued its health and accident business.
- The Massachusetts Bonding and Insurance Co. (represented by B. Goodwin) made money in all its eight varieties of indemnity, except workmen's compensation.
- Lloyds Plate Glass Ins. Co. (represented by B. Goodwin) increased its business and made an underwriting profit.
- On insolvency of insurance company organized under laws of New York, the insurance commissioner of that state intervening in action in Nebraska against company has right under insurance laws of New York to take charge of property and credits of company in Nebraska and administer them on behalf of creditors.—*Kinsler v. Casualty Co. of America*, 172 N. W. 33.
- The Standard Accident of Detroit made remarkable gains in premiums and assets, and a good gain in surplus, last year.
- The Occidental Life of Los Angeles gained in personal accident and health premiums in 1918. Large gain in assets.
- The Employers Liability U. S. branch made great gains in premiums and assets and a handsome gain in surplus.
- Railway men's fatal accident claims recently paid by the Pacific Mutual Life included 9 by wreck of passenger trains, 27 by wreck of freight trains, 29 by fall from train or car, 18 crushed between freight cars, 39 struck by train or locomotive, 9 by fall from locomotive, 5 by derailed locomotive, 1 because foot was wedged in frog, and so on.
- An official investigator of the New York state industrial commission says it "pays far more attention to getting work for favored doctors than it does in paying compensation to the claimants." He hints of graft. "Government never does anything cheap or well."
- Metropolitan Life policies will, on request provide double indemnity for death by accident.
- A well known Italian informs us that at New York over a million Italians are booked to sail for Italy at the earliest possible date. We hear too that very many Hungarians, Serbians, and not a few Greeks—nearly all laborers, are going back to home lands as soon as they can get transportation. Union labor is working for a law shutting out all immigration for four years. Looks like Americans must go to work or freeze or starve to death.
- An aviator passing over a canyon in the San Bernardino mountains saw a forest fire breaking out. He scribbled a warning and dropt it out of the skies.
- A contributor to a San Francisco paper complains bitterly of the long delays in loss settlements by the California industrial accident commission.
- San Francisco.—Five stories are rising atop the Robert Dollar (Insurance) building. The Aetna occupies the ground floor.
- John B. Lunger, vice president of the Equitable, formerly with the Travelers, died June 13. The Association of Life Insurance Presidents, which sends out a worthy memorial, was represented by a committee of ten at the obsequies.

**Picketing**

"Peaceful picketing! There is no such thing, if the term is intended to apply to the facts as they are shown to be by the record in the case at bar. We are in full accord with the doctrine enunciated in the case of *Atchison v. Gee* (C. C.) 139 Fed. 582, where it is held that 'there is and can be no such thing as peaceful picketing, any more than there can be chaste vulgarity, or peaceful mobbing, or lawful lynching.' "

This is from Cal. Dist. C. of A. (Judge Thomas) ruling in *Moore v. Union No. 402*. Despite the law against picketing, the patrol wore a badge on which the word "Picket"

was inscribed with black letters. Later this sign was changed to a white ribbon. The patrol was stationed during the "rush" hours before the restaurant. Injunction was asked to prevent further interference with plaintiff's business.

During the union picketing the hired picketers were noisy, profane, and insulting. People, especially women, were intimidated.

There is still picketing, by union men who stand in front of the boycotted place, with a labor paper folded in front of the breast. Across the paper in big letters is the line "Unfair to Union Labor." The people of San Francisco voted to make such picketing unlawful.

**Fire****Automobile****Marine**

# COMMERCIAL UNION

ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital . . . . .	\$ 14,750,000
Paid-Up Capital . . . . .	1,475,000
Total Cash Assets, Gold . . . . .	67,581,595
Total Liabilities, including re-insurance reserve . . . . .	56,390,685
Cash Surplus to Policyholders . . . . .	11,190,910
Total Amount of Claims Paid . . . . .	198,018,581

**Assets in United States Held by Trustees, \$12,444,648**

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE  
PACIFIC COAST BRANCH OFFICE

**558 Sacramento St.**

**San Francisco**

**C. J. HOLMAN, Manager**

**R. C. MEDCRAFT, Assistant Manager**

Pacific Department, 369 Pine Street, - San Francisco

# CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

## HARTFORD

## NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,**  
**MANAGER**

**FRED'K S. DICK, Assistant Manager**

## PACIFIC DEPARTMENT SPRINGFIELD

**F. & M. Ins. Co.**  
*of Springfield, Mass.*

Largest Fire Insurance Company Chartered by the State of Massachusetts  
Incorporated 1849

Total Assets . . . . .	\$ 13,224,033 34
Total Liabilities . . . . .	10,698,313 46
Net Surplus . . . . .	2,525,719 88
SURPLUS TO POLICYHOLDERS, . . . . .	\$5,025,719 88

*150 Sansome Street. : San Francisco*

**GEORGE W. DORNIN, Manager**      **JOHN C. DORNIN, Asst. Manager**

**SUPERINTENDENTS OF AGENCIES**

**F. J. R. WEBBER    GEO. C. CODDING    J. E. CRANDALL    C. H. ANDERSON**  
**FRANK H. YOUNG    RALPH G. STICH**

**Surnames Seeming Strange**

Monk, Priest, Dean, Abbot, Pope,  
Parson, Bishop, Elder, Older, Deacon,  
Sexton, Grave, Coffin, Tomb, Church,  
Temple.  
Gillette, Vest, Coates, Cote, Capp,  
Hood, Ring.

Frost, Springfield, Waters, Lake,  
Rivers, Gale, Storm.  
Rain, Rainwater, Snow, Hale.  
Freeze, Thaw, Winter, Summer.  
Spring, Fall.  
Longfellow, Goodfellow.



## Automobile — Fire — Strike — Riot — Sprinkler Leakage — Explosion INSURANCE

PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY  
Organized 1824

THE NEW BRUNSWICK FIRE INSURANCE COMPANY  
Organized 1826

THE NORTH RIVER INSURANCE COMPANY  
Organized 1822

MERCHANTS FIRE ASSURANCE CORPORATION  
Organized 1910

RICHMOND INSURANCE COMPANY  
Organized 1836

**WM. W. ALVERSON, Manager**

**HAROLD JUNKER, Assistant Manager**

**266 Bush Street, - - - - San Francisco**

**A. M. LOVELACE, AGENCY SUP'T,  
SAN FRANCISCO**

**T. J. KELEHER, STATE AGENT,  
LOS ANGELES**

Special Agents — Portland:—W. E. Helfrich, Ward S. Jackson. San Francisco:—T. B. Clarke,  
W. T. Booth. Los Angeles:—E. R. Honsinger

TERRITORY:—Alaska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho  
Montana -- Hawaiian Islands

Insurance Placed Anywhere in the United States and Dominion of Canada

## VULCAN FIRE Insurance Company

OF OAKLAND, CAL.

Capital, . . . . .	\$500,000 00
Net Surplus, . . . . .	381,516 72
Surplus to Policyholders, . . . . .	881,516 72
Cash, Bonds and Secured Loans, 1,201,591 14	
Other Assets, . . . . .	157,642 33
Total Assets, . . . . .	1,359,233 47

J. F. CARLSTON, PRESIDENT

Underwriting Department

249 Pine St., : San Francisco  
**ARNOLD HODGKINSON, SECRETARY**  
**H. B. KEITH, MANAGER**

## *Life Policy Buyers Are Invited*

To Send to  
The Coast Review,  
San Francisco,

FOR RECOMMENDATIONS

*of Three Surely Solvent and Lib-  
eral Life Insurance Compan-  
ies, and of Three Fitting  
Forms of Policies or  
Contracts*

**FREE**

State Age ( about ) of Self and of De-  
pendents for whom Protection is wanted

WE MAY BE ABLE TO SERVE YOU  
WELL AND WITHOUT COST. IF  
YOU ARE INSURED DO YOU KNOW  
FOR HOW MUCH ?

Received.—Insurance Companies in Can-  
ada. Statements for 1918, G. D. Finlayson,  
Supt. of ins., Ottawa, Canada.



# ATLAS

*Assurance Company*

(LIMITED)

Of London, England

With which is Incorporated the

**Manchester Assurance Co.**

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

**FRANK J. DEVLIN, Manager**

**T. H. PALACHE, Assistant Manager**

## OREGON

Hood River volunteer firemen voted to disband but at last accounts had not done so. They say the council has not treated them justly in concessions whereby they can make needed funds for equipment and for injured men.

Portland held its annual floral parade and festival last week. There was only one wee bit of shower, which didn't hurt the flowers nor the girls in the parade.

Next day a Portland daily issued "a special" containing 100 pages.

## CANADA

Winnipeg.—Our union policemen went out on a sympathetic strike, after discriminating in favor of rioting strikers. This is worse than policemen's conduct in Philadelphia, where they lay down on the floor of the street car on which they had been placed, a few years ago, and let the strikers throw brick-bats through the windows.

# ARE YOU PLEASED?

## IF NOT, SEE

# US

**POLICIES UP TO THE MINUTE  
LIFE, ACCIDENT and HEALTH,  
OCCIDENTAL LIFE INSURANCE CO.  
OF CALIFORNIA**

**"THE DURABLE"**

MERCHANTS NATIONAL BANK BLDG.,

LOS ANGELES, CAL.



## New York Underwriters' Agency

*Established 1864*

**Representing Cash Assets of over \$34,654,000**

**F. M. BRANCH, Manager**

**H. R. MANN Jr., Assistant Manager**

**Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO**

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—

V. H. Quitzow, 339-41 Sansome St, San Francisco — A. C. Anderson, 239 Van Nuys Bldg., Los Angeles

**W. B. MEIKLE, President and General Manager**

**JOHN SIME, Asst. General Manager**

## BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

(FIRE)

United States Assets . . . . .	\$2,192,173.14
Liabilities in United States . . . . .	1,419,245.79
<b>Surplus . . . . .</b>	<b>\$772,927.35</b>

**MILLER, HENLEY & SCOTT,**

340 California Street, - - - San Francisco

**General Agents for OREGON, WASHINGTON, ALASKA and HAWAII**

The Pacific Mutual News tells about the great success of "C. I. D. Moore Day"—Secretary Moore—563 applications for \$1,948,210. And the month was the largest in the company's history, as we said before.

Grain growers will be allowed 4½ cents per bushel for bags this year, instead of 9 cents.

There are such names as Button, Hutton, Dutton and Sutton, but no Mutton. If so let us know.



## CAPABLE MEN CAN ALWAYS BE WELL PLACED

Much desirable territory is ready for Agents who can deliver policies in satisfactory volume. Inquiries about localities will have careful attention.

### UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

Address **ALBERT E. AWDE**, Supt. Agencies

**GEO. ELLIOTT HUNT**, Manager

1002 Shreve Bldg., Post St. and Grant Avenue  
San Francisco, Cal.

**T. H. McALLIS**, Manager

917 Board of Trade Bldg., Fourth and Oak Sts.  
Portland, Oregon

**P. B. DUREN**, Manager

307-308 Boston Block, : Seattle, Wash.

**J. E. EVANS**, Manager

Davis Chambers, 615 Hastings St., W.  
Vancouver, B. C.

## National Liberty Insurance Company of America

Incorporated Under the Laws of the State of New  
York in 1859

Statement, January 1, 1919.

Cash Capital, - - -	\$1,000,000.00
Assets, - - - - -	9,609,646.00
Liabilities - - - - -	7,214,228.11
Net Surplus, - - -	2,395,417.89
Surplus for Policyholders	3,395,417.89

HEAD OFFICE

62 WILLIAM STREET, NEW YORK

### GENERAL

American fire loss ratio in 1919, on earned basis, was 59 per cent.

There are 7,803 national banks in this country. The number increases every month.

Alameda (Cal.) city electric plant was obliged to give up manufacturing "juice," last week, being unable to compete with the big hydro-power plants.

Did it ever occur to you that we are selfish in retaining and overworking a lot of useless letters in our phony alphabet?

These abused letters are c, q, w, x and y—5. But we have no letters for the sounds represented by th (2), sh, zh, ch.

Our w is letterally double u, representing a quick oo as in rude or rood.

### Have You a Line?

Turlock, Cal., is to have soon a 3-story modern \$100,000 theater on north Broadway.

It is unlawful in Colorado to keep, carry or sell Jamaica ginger, the great remedy for bellyache. It was found that too many citizens and citizenesses had that summer complaint in the dead of winter. In 180 P. 676 the defendant druggist was found guilty. The court told how to precipitate the ginger and drink the alcohol.

In these United States there are 70 cities having more than 100,000 population. That's what's the matter!

**AMERICAN CENTRAL**INSURANCE COMPANY  
of St. Louis

Established 1853

Assets, \$4,142,834    Surplus to Policyholders, \$2,032,736    Losses Paid, \$32,271,012

**ST. PAUL**F. & M. INSURANCE COMPANY  
of St. Paul, Minn.

Established 1865

Assets, \$12,288,618    Surplus to Policyholders, \$4,895,060    Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

**MERCANTILE**F. & M. UNDERWRITERS  
of St. Louis**MINNESOTA**UNDERWRITERS  
of St. PaulAssets . . . . . \$4,142,834  
Surplus to Policyholders 2,032,736Assets . . . . . \$12,288,618  
Surplus to Policyholders 4,895,060

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

**BENJAMIN GOODWIN, Manager***Pacific Department:—235 to 241 SANSOME STREET, SAN FRANCISCO.***FIRE****EXPLOSION****AUTOMOBILE****FIRE ASSOCIATION**

Of PHILADELPHIA

Cash Assets, - \$13,481,581.02    Surplus to Policyholders, - \$3,599,623.24

**Philadelphia Underwriters**

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$40,755,189.48    Surplus to Policyholders, - \$13,473,116.40

**F. M. AVERY, Manager*****Pacific Coast Department: 242 - 244 Sansome St., San Francisco***Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;  
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.**Sudden Death of Secretary Meade**

At about 5 p. m. Sunday, June 1, while driving his automobile slowly into Irvington, Cal., Calvert Meade, secretary of the Fire Underwriters' Association of the Pacific, and independent adjuster, fell forward on the steering wheel, dead. Mrs. Meade, at his side, put on the brake and turned off the gas. A passing auto party gave aid and drove to a doctor, who said that death was instantaneous, from

heart disease. A few weeks previously another physician assured Mr. M. there was nothing wrong with his heart. Not a great while ago Mr. M. had a very light stroke of apoplexy, as he confidentially told the writer.

*first announced by coast review*

Georgia Casualty has lost its great Chicago producer (\$400,000), who has organized an interinsurer.

St schr, lumber, San Jacinto, ashore at Eureka, Cal.

From November 11, 1917 to July signing of the armistice, when the 11, 1918, will be ten months since the war was over.

## THE SPIRIT OF THE WEST IS THE SPIRIT OF WEST COAST SERVICE

It is Virile and Aggressive — It includes Strength and a Healthy  
Enthusiasm — Above all other things SERVICE  
is the dominant factor

Increases made by the WEST COAST LIFE during 1918 were :

Ordinary Insurance in Force . . . . .	\$4,400,193 00
Admitted Assets . . . . .	406,016 39
Addition to Deferred Dividend Fund . . . . .	54,356 00
Annual Dividend Fund . . . . .	25,126 00
Added to Unassigned Surplus . . . . .	33,466 31

WEST COAST SALESMEN are PROSPEROUS and HAPPY

A few attractive openings in the field are available for experienced life underwriters of ability and integrity who are seeking a profitable connection. If YOU are in that class and the above record of results interests you, write to

CHAS. W. HELSER, Vice President, 376 Pine St., San Francisco

For Sale at the Coast Review Office Only

## "FIRE INSURANCE"

By

*Yours truly,  
Wm. Sexton*

The late Wm. SEXTON wrote the signature, of which the above is a facsimile, when he was nearly 84 years of age. The letters are entirely free from any indication of trembling.

Strong Paper Cover, . . . One Dollar  
Flexible Cloth Cover, . . . One-Fifty  
Red Pegmoid Cover, . . . One-Seventy-Five

For Sale by the Coast Review, 122 Halleck st., San Francisco



**FIRE INSURANCE DEPARTMENT****BALFOUR, GUTHRIE & CO.****GENERAL AGENTS****PACIFIC DEPARTMENT**

AMERICAN INSURANCE CO., Newark, N. J.

CALEDONIAN INSURANCE CO., Edinburgh

CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.

NORTH CHINA INSURANCE CO., LTD.

QUEENSLAND INSURANCE CO., LTD.

ROCHESTER DEPT. GREAT AMERICAN INS. CO., N. Y.

UNION INSURANCE SOCIETY OF CANTON, LTD.

SCOTCH UNDERWRITERS DEPT. CALEDONIAN INS. CO.

CORNER CALIFORNIA AND SANSOME STREETS, SAN FRANCISCO

ORGANIZED 1797

**The Norwich Union Fire Insurance Society, Ltd.**

Of Norwich, Eng.

**Assets, Over . . . . . \$16,500,000.00****Losses Paid, Over . . . . . \$100,000,000.00****Pacific Department :****J. L. FULLER, Manager****FRANK L. HUNTER, Asst. Manager****234-236 Sansome Street****SAN FRANCISCO****FIRE**

Insurance World of Pittsburg lists these retired Philadelphia fire companies, under the head "Decadence as a Fire Underwriting Center": American, Delaware, Spring Garden, Union. "Of the original eighteen, there now remain but eight companies whose destinies are controlled from Philadelphia." Our contemporary does not undertake to explain why the ten companies reinsured or sold their control to companies elsewhere. Why do not the Philadelphia companies buy control?

At Chico, Cal., a high north wind felled wires, crossed them, and started

fires in trees and transformers. Sparks from a fuse box started a fire in a grain field.

**Arson**

"Arson" at common law is the wrongful and malicious burning of a house or outhouse of another.—81 So. 461.

**Forest Fires**

Dry, hot and windy weather favors forest fires. Resinous limbs of trees may by rubbing together take fire. Bubbles of resin may focus sunrays and thereby start fires. Frictional electricity may develop in clashing pine needles.

**NORTHERN  
LIFE**

INSURANCE CO.

Northern Life Building  
SEATTLE, U. S. A.

D. B. MORGAN,  
President

Reserves and Surplus to Policyholders  
**\$1,685,000.00**



HOME OFFICE, SEATTLE, U.S.A

**A GOOD POLICY  
"3-in-1"**

LIFE  
HEALTH  
ACCIDENT

**ONE POLICY  
ONE PREMIUM**

Protection to you while  
living, and to yours  
afterwards

Good Agency Contracts  
to Reliable "Live" In-  
surance Men.--Write today

### **MORE POWER TO YOU**

*The more push there is behind you the more power you have. We furnish the push. This push is the help we give our men. No other life insurance company does as much to insure the success of its Field Force. Ask any Bankers Life man, or write*

**BANKERS LIFE COMPANY,**

*Des Moines*

### **AUTOMOBILE**

Edward Miller and R. H. Carnahan are under arrest in Great Falls, Mont., charged with complicity in the stealing of twenty-seven automobiles at Calgary, Alberta.

These men are said to be members of a gang of car thieves operating in the Mountain Northwest. They had portions of a new machine stolen in Great Falls a few days before. Their partners in crime have the other portions.

The Washington supreme court says an automobile is a more dangerous instrument than a horse-drawn vehicle when driven carelessly on the public highways.

### **FIRE**

Chico, Cal., May 31.—Fire on the great Stanford ranch destroyed 2,000 acres of wheat valued at \$90,000. No insurance, which did not go into effect until June 1.

San Francisco, June 10. — City French Dyeing and Cleaning Works, 3074 Seventeenth st. burned today. Strong northwest wind. Gasoline fed flames flew far and fast, but workers escaped. Combustion spontaneously suspected. Adjacent property damaged. Three alarms as Mission wooden district was believed in danger. Damages, \$30,000.

London is to be the head office of the London & Lancashire Fire.

FIRE

=====

MARINE

=====

AUTOMOBILE

=====

FIRE AND AUTOMOBILE INSURANCE

Pacific States Fire Insurance Company

Of PORTLAND, Oregon

Independence Insurance Company

Of PHILADELPHIA, Pennsylvania

MARINE INSURANCE

The Ocean Marine Insurance Company, Ltd.

Of LONDON, Eng.

The London Assurance Corporation, (Marine Dept.)

Of LONDON, Eng.

The Westchester Fire Insurance Co., of NEW YORK (Marine Dept.)

H. M. NEWHALL & CO., General Agents

THOMAS S. DEERING, Manager

NEWHALL BLDG., N. E. Corner California and Battery Streets, - SAN FRANCISCO

COAST REVIEW'S  
PACIFIC FIRE CHART  
1919

40 Pages. Coast Figures. Company  
Figures. Agency Figures. Digest of  
12 Months' Decisions. Population Esti-  
mates. Memoranda Blanks. General  
Information. Underwriting Profit.  
Premium Earned Loss Ratio.

Price 25 Cents.

Coast Review, San Francisco.

Bad Temper Is Incompetency

A showing that a teacher had a vexatious and perverse temper, ill treated her associates, and antagonized superiors is justification for a printed statement that she was incompetent, since incompetency is not limited to lack of mental equipment and knowledge or ability to teach, but means a lack of fitness for the duties of the office.

Hood River, Or., has two new concrete buildings rising.

The death of Ira M. Earle, vice president, general counsel, and director of the Bankers Life Company of Des Moines, occurred on Tuesday, June 10, following a long illness resulting from an infection of the liver. He was sixty-nine years old and had been associated with the Bankers Life Company for a quarter of a century.

U. S. Liberties

	June 9
Liberty 3½	99½
" 1st 4	
" 2d 4	94½
" 1st 4½	95
" 2d 4½	94½
" 3d 4½	94½
" 4th 4½	94½
Victory 5th 4½	99½

A truly brave man is honest.  
The average man is dishonest because he is a coward.  
Poverty makes cowards of us all.  
Therefore—



The glacial period will come again.  
We should worry and shiver.

Some people say (or write) notoriously when they mean notably.

## The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

### ANNUAL STATEMENT, DECEMBER 31, 1918

Assets . . . . .	\$17,275,631 60
Liabilities . . . . .	13,354,721 13
Capital . . . . .	1,000,000 00
Surplus over all liabilities . . . . .	2,920,910 47
Losses Paid to Dec. 31, 1918 . . . . .	65,527,177 84

### THE COMPANY'S LINES

Fidelity — Surety — Accident — Health — Disability — Burglary — Robbery — Larceny — Theft — Plate Glass — Druggists' Liability — Owners' and Tenants' Liability — Employers' Liability — Public Liability — Steam Boiler — Fly Wheel — Workmen's Compensation — Automobile Liability — Property Damage and Collision — Physicians' Liability — Teams' Liability.

**PACIFIC COAST DEPARTMENT** — **California:** CHAS. J. BOSWORTH, CHANNING B. CORNELL, Resident Managers, Merchants-Exchange Bldg., San Francisco. **Washington and Oregon:** SEELEY & CO., 111 S. 19th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland

## THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$36,968,335.00

### THE LONDON UNDERWRITERS

**SPECIAL AGENTS**—C. W. Rohrer, LOS ANGELES; Gus. J. Roth, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

**A. W. THORNTON, Manager**

**J. M. MENDELL, Assistant Manager**

**G. E. GOGGIN, City Manager**

WM. H. HACKETT, Supt. of Agents

**PACIFIC BRANCH—369 Pine Street, SAN FRANCISCO**

## BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1918. Price 25 cents

Wm. Sexton's Incomparable, "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket. Paper cover \$1.00

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts, 3 copies 25 cts, dozen \$1

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

## MARINE

The new propeller in U. S. steel ships has proved to be a saving when a blade breaks. There is a hub and each blade is securely bolted to it. When a blade breaks it is not necessary to unload and go into drydock. Discharging a part of cargo at rear brings the propeller to surface, and a new blade is affixed.

However, there has been much trouble with propellers and rudders of these new ships, possibly because built too fast and with inferior help.

## FIRE

The Arkansas rating law limits the companies to 5 percent profit on five years' experience. Rates are based on the profit and not on the loss.

## GENERAL

Pacific Mutual News for May gives much space to Pittsburg, in a pleasing way. When George Washington surveyed that country there were nought but woods and Injuns thereabouts; but now a great manufacturing city, where the sun always looks like a huge pawnbroker's sign ball. Soft coal is the source of the sooty city's prosperity and dirt. Pittsburg produces everything on a large scale except insurance companies. The greatest life company fraud was produced here, however. We have never heard anybody say a good word for a Pittsburg insurer—nor any word, for that matter, except some swear words for the Pittsburg Life & Trust and its officers and directors.

## Scottish Union and National

*Insurance Company  
Of Great Britain.*

Organized 1824.

**Fire — Lightning — Tornado  
Automobile — Sprinkler Leakage**

**North American Branch:  
Hartford, Conn.**

**JAMES H. BREWSTER<sup>4</sup>  
MANAGER.**

### FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,  
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,  
706 Gas and Electric Bldg., Denver, Colo.,  
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, State Agent,  
695 Mohawk Bldg., - Spokane, Wash.  
E. Wash., E. Oregon, Montana and Idaho

H. W. FORES, San Francisco, Cal.,  
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:  
201 Sansome Street**

## Agents Wanted

**Special or Local Agents or  
Clerks or News Men**

**Can Make a Tidy Bit by  
Soliciting Subscriptions**

**FOR EDITION A ( Magazine )  
and or EDITION B ( Summary )  
of The 47-YEAR-OLD COAST  
REVIEW.**

***This is Cash Work and  
a Bonus***

**Write Publisher Coast Review,  
122 Halleck St., San Francisco, for  
Full Particulars.**

**WRITE NOW! RIGHT NOW!**

**George Washington Said**

"I am no more disposed to squander than to stint."

"Economy makes happy homes and sound nations. Instill it deep."

"It is not the lowest priced goods that are always the cheapest."

"I cannot enjoin too strongly upon you a due observance of economy and frugality."

"Keep an account book and enter therein every farthing of your receipts and expenditures."

"There is no proverb in the whole catalogue of them more true than a penny saved is a penny got."

"Nothing but harmony, honesty, industry, and frugality are necessary to make us a great and happy nation."

**W. B. MEIKLE, President and General Manager      JOHN SIME, Asst. General Manager**

## **WESTERN ASSURANCE CO.**

**OF TORONTO** (INCORPORATED 1851)

UNITED STATES ASSETS . . . . .	\$4,693,580.00
LIABILITIES IN UNITED STATES . . . . .	2,959,964.00
<i>Surplus</i> . . . . .	<b>\$1,733,616.00</b>

### **PACIFIC COAST DEPARTMENT**

**340 CALIFORNIA STREET - - - SAN FRANCISCO**  
**MILLER, HENLEY & SCOTT, Managers.**

**TOTAL ASSETS REPRESENTED, OVER \$35,000,000**

**Svea Insurance Company**  
of GOTHENBURG

**Agricultural Insurance Co.**  
of WATERTOWN, N. Y.

**Globe & Rutgers Fire Ins. Co.**  
of NEW YORK, N. Y.

**Hamilton Fire Insurance Co.**  
of NEW YORK, N. Y.

**Globe Underwriters Agency**  
of NEW YORK, N. Y.

**Sea Insurance Co. Ltd.**  
of LIVERPOOL, ENG.

**EDWARD BROWN & SONS**

GENERAL AGENTS

**202 - 204 Sansome St.,      SAN FRANCISCO**

**22,000 EDITION**

It is for All Local Agents

12th EDITION

## **Pacific Fire Manual**

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special  
and Local Agents

For Sale by the Coast Review



AMERICAN COMPANIES

CAPITAL. NET SURPLUS. YEAR ORGANIZED.	FINANCIAL CONDITION				INCOME		EXPENDITURES			RATIOS		PACIFIC DEPT.		
	GROSS FIRE ASSETS	LIABILI- TIES	SURPLUS AS TO POLICY- HOLDERS	REINSUR- ANCE RESERVE	NET PREMIUMS RECEIVED	TOTAL INCOME	TOTAL EXPENDI- TURES	LOSSES PAID	EX- PENSES	LOSSES TO PREMIUMS	EXP'S TO PREMIUMS	PREMI- UMS RECEIVED	LOSSES PA'D	LOSS RATIO
JANUARY 1st.	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%	\$	\$	%
Hamilton Fire, New York, 1852	1,439,350	828,122	611,228	557,134	1,040,032	1,057,234	581,732	387,981	173,752	37.3	16.6	296,369	10,193	39.5
Capital . . . . .	926,487	471,367	455,120	330,410	623,706	657,444	330,668	225,061	89,607	41.0	14.4	21,265	4,266	20.0
Net Surplus . . . . .	629,612	253,725	375,887	150,449	323,692	322,044	219,623	143,999	53,627	51.0	18.3	12,899	7,111	54.9
1916	520,477	195,246	325,231	124,015	298,659	297,934	207,979	133,633	47,367	64.0	22.7	11,330	4,876	43.0
1915	449,389	197,051	252,338	109,436	206,564	224,621	197,540	146,056	40,912	70.7	19.8	11,650	5,467	46.8
Hanover Fire . . . . .	5,810,185	4,199,994	1,610,191	3,345,370	3,671,470	3,879,392	3,679,103	2,100,681	1,472,422	57.2	40.1	262,800	78,006	39.0
New York, 1852	5,643,576	4,034,172	1,609,401	3,357,247	3,880,861	4,076,230	3,207,499	1,724,217	1,358,282	41.0	35.6	203,752	81,797	41.6
Capital . . . . .	4,921,189	3,015,198	1,396,081	2,635,413	2,699,901	2,780,423	2,436,846	1,292,067	1,044,779	49.2	40.0	189,850	73,384	38.6
Net Surplus . . . . .	640,191	2,740,176	1,802,280	2,441,088	2,281,978	2,553,335	2,548,843	1,220,621	1,069,230	55.9	47.2	67,930	143,162	63.9
1915	4,604,376	2,888,593	1,715,783	2,553,019	2,279,286	2,479,139	2,641,696	1,350,433	1,066,433	59.6	46.7	74,812	51,575	69.0
HARTFORD FIRE . . . . .	39,723,889	28,600,229	11,123,630	23,170,417	30,873,004	32,084,673	26,288,965	14,788,236	10,700,729	47.9	34.7	2,185,481	1,031,982	47.2
Hartford, 1810	34,654,101	24,546,578	10,107,326	19,816,849	25,604,667	26,655,261	21,215,095	11,458,863	8,950,822	41.7	35.0	1,855,758	736,534	39.6
Capital . . . . .	23,878,349	19,496,128	10,382,226	17,173,560	20,351,480	21,376,139	19,627,973	11,230,084	7,597,889	55.2	37.3	1,639,524	618,341	37.7
Net Surplus . . . . .	25,277,827	18,926,854	10,650,973	16,350,362	19,379,626	20,479,836	19,049,712	10,381,928	7,867,783	50.6	38.4	1,329,740	699,670	52.6
1915	26,354,099	17,910,996	9,043,103	15,251,453	16,203,400	17,272,101	16,537,793	9,383,639	6,107,023	57.9	37.7	1,275,367	530,681	43.0
Hibernia Underwriters . . . . .	50,201,006	29,034,302	21,256,704	23,559,949	31,598,247	33,701,319	26,650,014	14,607,222	10,542,792	46.2	33.4	8,435,206	4,191,218	42.4
Capital . . . . .	44,048,652	25,047,401	19,001,251	20,290,351	25,051,741	26,830,979	21,333,521	11,333,315	8,435,206	43.8	33.7	8,435,206	4,191,218	42.4
Net Surplus . . . . .	10,017,515	19,395,767	20,651,748	16,179,042	18,820,826	20,523,868	19,229,209	11,051,671	6,857,538	58.7	36.4	6,857,538	1,084,961	51.7
1916	37,982,744	18,446,657	19,536,177	15,878,826	18,245,129	19,889,314	17,878,250	9,708,418	6,884,927	53.2	37.7	2,040,412	1,028,234	50.4
1915	35,313,539	18,610,065	18,703,474	14,268,024	15,259,556	17,289,280	15,348,638	8,280,049	5,653,907	51.2	37.0	1,684,276	827,450	49.1
HOME . . . . .	50,291,006	29,034,302	21,256,704	23,559,949	31,598,247	33,701,319	26,650,014	14,607,222	10,542,792	46.2	33.4	2,806,519	1,191,218	42.4
New York, 1853	11,048,552	25,047,401	19,001,251	20,290,351	25,051,741	26,830,979	21,333,521	11,333,315	8,435,206	43.8	33.7	2,040,412	1,028,234	50.4
Capital . . . . .	6,000,000	10,017,515	19,395,767	20,651,748	18,820,826	20,523,868	19,229,209	11,051,671	6,857,538	58.7	36.4	2,040,412	1,028,234	50.4
Net Surplus . . . . .	15,256,704	18,446,567	19,536,177	15,878,826	18,245,129	19,889,314	17,878,250	9,708,418	6,884,927	53.2	37.7	2,040,412	1,028,234	50.4
1915	35,313,539	18,610,065	18,703,474	14,268,024	15,259,556	17,289,280	15,348,638	8,280,049	5,653,907	51.2	37.0	1,684,276	827,450	49.1

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**TOTAL LOSSES PAID  
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For Oregon, Washington and Northern Idaho

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(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed . . . . .	\$1,250,000 00
Capital Paid Up . . . . .	250,000 00
Cash Assets . . . . .	3,296,553 33
Net Surplus . . . . .	2,197,292 47

The above Company conducts  
a general Marine Insurance  
business.

**PARROTT & CO., General Agents**

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Of London

ESTABLISHED 1782

**E. C. F. KNOWLES,**

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### Accident Policies

*Of all kinds at very low rates.  
Employers Liability Policies in-  
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claims for accidents to employes.  
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Benefit Policies. Vehicle Insur-  
ance. General Liability Policies  
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General Agents, - - San Francisco, Cal.

Royal Insurance Building

## Twelve Months Principal Court Rulings

"Additions" is a word meaning some structure physically attached to or connected with the building itself, with the idea of covering future enlargements. 483.

Insurer does not waive any defense it may have against a policy by investigating a loss occurring thereunder. 483.

The by-laws of a fire mutual are made part of it even by reference thereto; but such by-laws may be waived in part or in whole. 85.

Agent's statement that company refused to pay loss amounts to a waiver. 88.

"Vacant and unoccupied" voids the policy though the vacancy and unoccupancy was due to unexpected and unavoidable causes. 161.

Every person who takes insurance in a mutual fire insurance company is both an insurer and insured, and he proportionally contributes to the company's (or association's) assets out of which he is entitled to indemnification. Acceptance of application for insurance makes insured a member. 84.

Renewal of a policy will be construed to be subject to the terms and conditions of the original policy, unless otherwise expressed. 84.

Mortgagee is justified in assuming that the insurer has satisfied itself that the policy is valid, and that the contract has followed title to property previously to insertion of mortgage clause. 241.

Policy to one who has only a life estate in insured property is of no binding force where loss occurs after death of insured. 242.

Where wife has legal title to insured property, though bought with community funds, she is the "sole and unconditional owner." 242.

Under the New York standard policy, on cancellation the insured must have actual knowledge of insurer's intention to cancel, and the insurer must return or tender the unearned premiums. Fed. Ct. 242.

Insurance commences, as a general rule, at the date on which the contract to insure is consummated by acquiescence of the parties, whether that is the date of the insurance of the policy or earlier. 240.

Burden of proof of vacancy contrary to policy provisions is upon the insurer. 241.

It is sufficient that a mortgagee bring action making owner a party within 12 months next after fire. The owner need not sue. 241.

A binder erroneously issued and rejected by insured does not bind insurer. 162.

Insured's right to recovery is not barred by appraiser's willful refusal to name an umpire or appraise insured property. 162.

Company's liability is not affected by the fact that the insured had offered to sell the property for less than its actual value. 564.

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THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

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**GLENS FALLS INSURANCE COMPANY**

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*Incorporated 1849*

SURPLUS to Policyholders . . \$6,165,264 00    UNDIVIDED Profits . . . \$2,489,338 00

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*Of New Haven*

*Incorporated 1841*

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**GIRARD FIRE AND MARINE INSURANCE COMPANY**

*Of Philadelphia*

*Incorporated 1853*

SURPLUS to Policyholders . . \$2,449,341 00    UNDIVIDED Profits . . . \$ 452,411 00

**FIREMEN'S INSURANCE COMPANY**

*Of Newark*

*Incorporated 1855*

SURPLUS to Policyholders . . \$7,222,952 00    UNDIVIDED Profits . . . \$2,384,971 00

**EASTERN UNDERWRITERS AGENCY**

SURPLUS to Policyholders . . . \$4,037,521 00    UNDIVIDED Profits, \$1,040,201 00

**UNITED-AMERICAN INSURANCE COMPANY**

*Of Pittsburg*

*Incorporated 1873*

SURPLUS to Policyholders . . \$783,146 00    UNDIVIDED Profits . . . \$240,919 00

**NEW HAVEN UNDERWRITERS**

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . \$837,473 00

**EDWARD E. POTTER & SONS,**  
 General Agents

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

# COAST REVIEW *INSURANCE and INVESTMENTS*

JUNE

A Useful Publication

*In its 48th year*

## Presentation

The Coast Review, last month, was presented by the Liberty Loan General Publicity Committee with a medal made of the metal of captured German cannon.

On one side are in relief, an eagle, the front of the treasury building, and the words Victory Liberty Loan.

On the obverse side, in relief are the words:

Awarded  
Coast Review  
by  
The U. S. Treasury  
Department  
for  
Patriotic Service  
in behalf of the  
Liberty Loans  
(around the milling)

Made from Captured German Cannon

A very complimentary letter accompanied the medal.

About 10,000 publishers received a similar medal made of foe cannon.

## Health Insurance

Compulsory health insurance did not improve the health of the working portion of the community in Germany, nor did it materially raise the standard of public health. All the more conspicuous and gratifying results in the improvement of social conditions, the lowering of the death rate, the gradual elimination of preventable diseases, etc., were more effectively secured in

this country and entirely without compulsory insurance, than in Germany or the United Kingdom, in consequence of the establishment of pseudo-insurance institutions ostensibly serving public health purposes. Most of the social service institutions which have come into existence in Germany under social insurance have been established in this country in consequence of the aroused social consciousness, such, for illustration, as better hospitals, better infirmaries, better dispensaries, better safety-first rules and regulations, etc. Beware of compulsory health insurance!

Thirty-six American cities had more than \$5 per capita fire loss in 1918. Fresno, Cal., was one. It had \$10.72 fire loss per head of population.

Strike insurance is not now written in Winnipeg.

The new unburnable gas (helium) will powerfully stimulate lighter-than-air shipping—travel and light freighting. These reliable air-ships will reduce time between New York and San Francisco to thirty-six hours.

Let not future things disturb thee, for thou wilt come to them, if it shall be necessary, having with thee the same reason which now thou usest for present things.—Marcus Aurelius.

**OLDEST INSURANCE COMPANY IN THE WORLD**

**TWO HUNDRED AND NINTH YEAR**

# **SUN INSURANCE OFFICE OF LONDON**

**FOUNDED IN 1710**

CASH ASSETS . . . . . \$20,288,161 00  
SURPLUS . . . . . 13,681,378 00  
TOTAL RESOURCES . . . . . 29,888,165 00

*United States Branch, 54 Pine Street, New York*

**J. J. GUILÉ, Manager**

## **MICHIGAN FIRE and MARINE INSURANCE COMPANY**

**Of DETROIT, MICHIGAN**

**ESTABLISHED 1881**

**D. M. FERRY, Jr., President**

**E. J. BOOTH, Vice President**

**H. E. EVERETT, Secretary**

CASH ASSETS . . . . . \$1,665,929 25  
CAPITAL PAID UP . . . . . 400,000 00  
LOSSES PAID SINCE ORGANIZATION . . . . . 8,409,911 65

## **PATRIOTIC ASSURANCE CO. Ltd OF DUBLIN, IRELAND**

**FOUNDED 1824**

*United States Branch, 54 Pine Street, New York*

**J. J. GUILÉ, Manager**

CASH ASSETS . . . . . \$1,210,152 47  
CAPITAL PAID UP . . . . . 500,000 00

## **Sun Underwriters Agency**

CASH ASSETS . . . . . \$20,288,161 00  
SURPLUS . . . . . 13,681,378 00  
TOTAL RESOURCES . . . . . 29,888,165 00

**J. J. GUILÉ, United States Branch Manager**

**54 PINE ST., NEW YORK**

**The Pacific Department** — Embraces California, Nevada, Utah, Arizona,  
Oregon, Washington, Idaho, Montana, Territory of Hawaii, Alaska  
and British Columbia

**CARL A. HENRY, GENERAL AGENT**

**SUN BUILDING**

*Northwest corner Sansome and Sacramento Streets, : San Francisco*

**AGENTS WANTED AT UNREPRESENTED POINTS**

**TOTAL RESOURCES REPRESENTED, \$33,000,000.00**



The Fireman's Fund  
was established and  
started in the  
fire business in 1863,  
organized a marine  
department in 1867  
and originated  
the agency system  
for automobile business  
in 1904.

Today the company  
stands in the front  
rank in all three lines  
throughout the country

VOL. 95  
NO. 7

JULY  
1919  
MAGAZINE EDITION "A"

SEE PAGE  
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# Coast INSURANCE Review

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IN ITS FORTY-EIGHTH YEAR

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INSURANCE PUBLISHING CO., Publishers

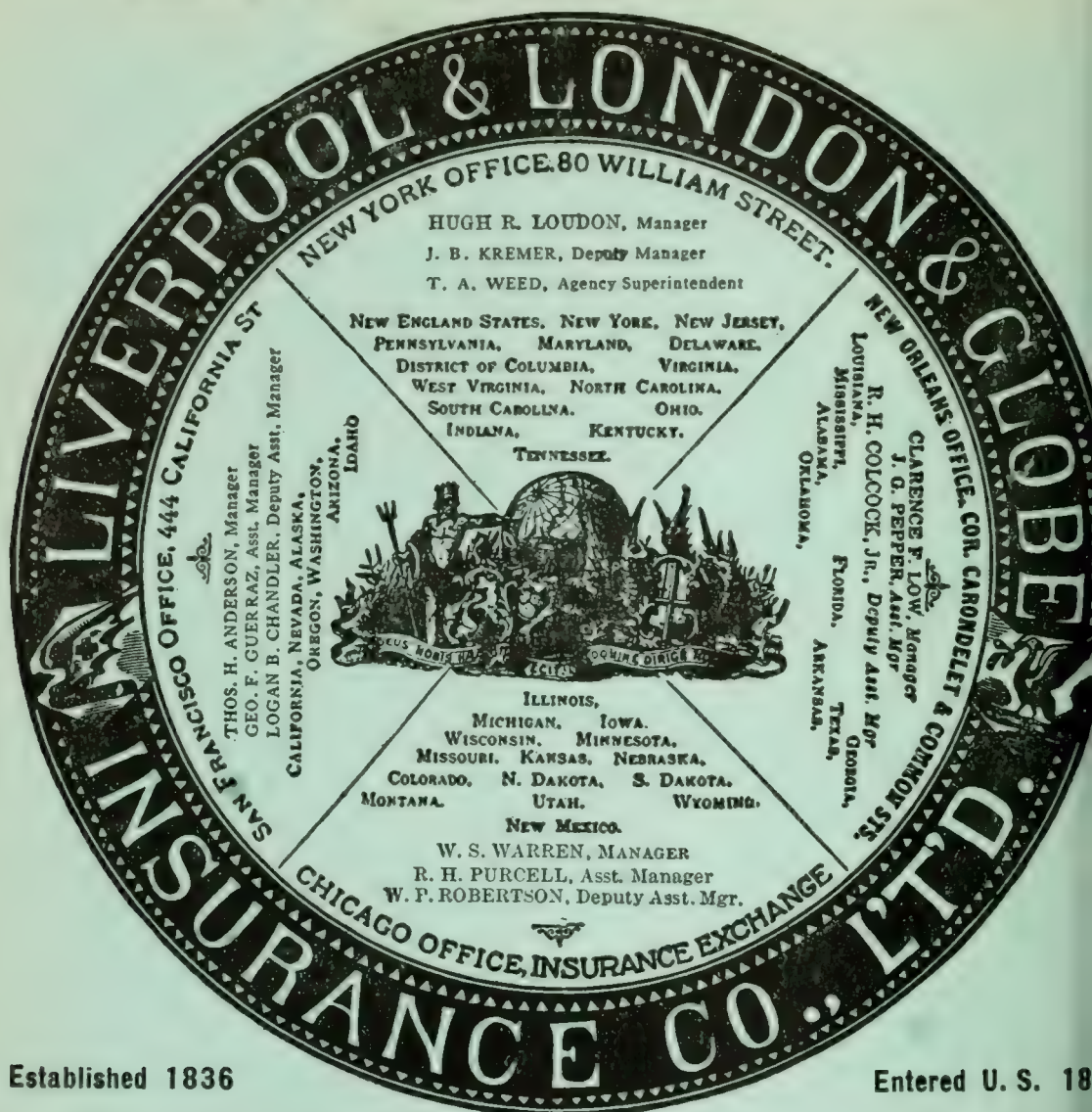
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Reduction of Colorado Rates  
Connecticut Insurance Report Totals  
Washington and Alaska Figures  
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Story of California Farmers Mutual  
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Origin of Fire Extinguishing  
Billings, Montana, Fire  
Insurance in Los Angeles  
Many Fires in July  
Burglary and Dust-in-Eye Rulings  
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Circulating Extensively in all the  
States and Territories of the  
Pacific West

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\$3.00 PER ANNUM

Subscribers in the East, in Europe, in  
South America, Japan, China, and  
Australasia

The Great Fire Insurance Company of the World  
ASSETS IN UNITED STATES, - \$17,083,895.30



Established 1836

Entered U. S. 18

The statement of the condition of the United States Branch on the 1st of January, 1918, in accordance with the laws of the State of New York, is as follows:

Assets	\$17,083,895.30
Liabilities	12,203,190.21

Surplus \$ 4,880,795.09

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of \$1,744,116  
And INCREASE OF ASSETS in the same time of 101,013

PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821; 1918, \$11,618,840.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$160,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852  
In Company's Building  
444 California St., San Francisco

THOS. H. ANDERSON, Man.  
GEO. F. GUERRAZ, Asst. Manager  
LOGAN B. CHANDLER, Dep. Asst. Mai

Special Agents:—R. H. ROUNTREE HARRISON HOUSEWORTH C. A. LOTHRO  
GEO. J. JANES F. E. ATKINS CHESTER S. MYRICK W. H. GASCOIGNE



FIRE



MARINE

CONFLAGRATION-PROOF INSURANCE

TOTAL ASSETS OVER ONE HUNDRED MILLIONS

LOSSES PAID TO DATE  
OVER TWO HUNDRED and FOURTEEN MILLION  
DOLLARS

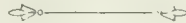
LOSSES PAID IN SAN FRANCISCO CONFLAGRATION  
OVER SIX MILLION DOLLARS



GEO. H. TYSON GENERAL AGENT  
HERBERT FOLGER ASST. AGENT  
SAN FRANCISCO

CHAS. A. HULME, MARINE BRANCH MANAGER

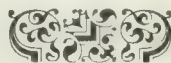
PACIFIC MARINE DEPARTMENT  
HOME INSURANCE CO. OF NEW YORK



**AUTOMOBILE—RENTS—PROFITS, USE AND OCCUPANCY—  
TOURIST FLOATER—MAIL PACKAGE—  
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BOMBARDMENT, RIOT and CIVIL COMMOTION**



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# The Oldest Company in America

*Issued its first Policy in 1843*

Three **leadership** achievements of the **Mutual Life**: -- The American Experience Table of Mortality, the corner-stone of modern life insurance. The "contribution plan" of surplus distribution, used almost universally by American companies. The Continuous Instalment policy, the basic form of all Life Income contracts.

"**Mutual Life**" known in every household. Unexcelled policies and service, notable financial strength, co-operation with agencies. Life Insurance at its best! the Agent's desire and ideal.

*For terms to producing agents address*

## The Mutual Life Insurance Company of New York

34 NASSAU STREET, NEW YORK CITY

### MONTANA

Coal miners of foreign birth—Hungarians, Austrians, Poles and Italians—are leaving this state in great numbers, for their home countries.

Twenty-two fires in national forests of No. 1 district in this state were reported on July 12.

### ARIZONA

The Yaquis Indians are making trouble along the border in Mexico. Business is at a standstill, and border towns in Arizona have lost a great deal of trade and are suffering too.

### CALIFORNIA

According to the press about 100,000 winemakers of foreign birth or descent

are preparing to remove to Mexico and reestablish their business in that country under protection of the Mexican government.

King river, Cal., is at the lowest stage in many years. Crops and reservoirs will suffer.

Santa Monica, Cal., firemen and policemen and health department employees have ordered out all (25) phones in their homes because the rate had been advanced to \$3 a month.

Residents of La Crescenta, Monte Vista, Sunland, Tejuanga and La Canada are expected to vote soon in favor of annexation to Los Angeles.

**INCORPORATED 1861**

# The California Insurance Co.

**Cash Capital, . . . . \$400,000 00**

**Net Surplus, . . . . 414,251 03**

**Total Assets, . . . . 1,579,366 87**

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE:** Company's Building. 550-558 Sacramento St.  
SAN FRANCISCO. CAL.

## **Special Agents and Adjusters**

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFELD, Los Angeles, California;

R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

MILTON HALEY, B. A. SIFFORD, San Francisco

Paid \$2,557,000 in San Francisco conflagration without discount or compromise.  
and at the rate of "Dollar for Dollar."

# LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

New York Department

57 and 59 William Street

A. G. McILWAINE, Jr.,

Manager



Western Department

39 So. La Salle St., Chicago

CHARLES E. DOX,

Manager

Pacific Department: 332 Pine Street, San Francisco, Cal.

SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. SAN FRANCISCO W. B. HOPKINS, LOCAL SECY.

J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

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W. W. Gilmore . . . . . San Francisco

F. W. Andrews . . . . . Los Angeles

N. Gardner . . . . . Denver

David H. Parry . . . . . Seattle

G. L. Goodell . . . . . Portland

Toll Thompson . . . . . Portland

J. Robb Gay . . . . . Helena

R. F. BENNETT, Superintendent, AUTOMOBILE DEPARTMENT

**SPECIAL AGENTS:** Geo. B. Rapp, Howard J. Tobin, Lyman Lacy.



# American Central Insurance Co. of St. Louis

Assets . . . . . \$4,562,928.19

# St. Paul F. & M. Insurance Co. of St. Paul

Assets . . . . . \$14,133,755.27

# Royal Exchange Assurance of London

Assets . . . . . over \$51,000,000.00

## Mercantile F. & M. Underwriters

Minnesota Underwriters      Exchange Underwriters

Lloyds Plate Glass Insurance Company

Massachusetts Bonding and Insurance Company

*Fire, Tornado, Automobile, Rents, Sprinkler Leakage, Explosion,  
Riot and Civil Commotion, Use and Occupancy, Plate Glass,  
Parcel Post, Tourist Baggage, Inland Transit Insurance*

## PACIFIC DEPARTMENT

241 Sansome Street,

San Francisco

**BENJAMIN GOODWIN, Manager**

**JOHN B. FRITSCHI and J. R. MACKAY, Asst. Managers**

## War Savings Stamps

San Francisco, July 19.—The War Loan Organization of the Twelfth Federal Reserve District has just been advised that hereafter War Savings Stamps may be converted into Savings Certificates of \$100 and \$1,000 denominations, according to a new plan of the Savings Division of the U. S. Treasury Department to afford greater convenience in handling War Savings securities.

Conversion may be made at all first

and second class postoffices and at all banks and trust companies that have qualified as agents of the second class. The Treasury Savings Certificates are to be issued in registered form and will bear the names of the owners. They will yield four per cent compounded quarterly, as do the War Savings Stamps. The limit of the individual investment still remains at \$1,000.

The Central Fire Office, a California corporation to represent Eastern non-board companies, is to have \$100,000 cash capital.

The  
**Metropolitan**  
**Life**  
**Insurance Company**

*Pacific Coast Head Office*

*Metropolitan Life Building*

Pine and Stockton Sts.

SAN FRANCISCO

**FREE SERVICE**

The Coast Review's Legal Department will freely aid

**Agents and Policyholders.**

We are not assuming to take the place of Lawyers, but will help to assure the need of

**Expert Legal Advice.**

If claim be certainly valid our Legal Department will say YES! if invalid, NO!

**AGENTS WANTED**

Every advertiser in this Journal is guaranteed as worthy the confidence of Agents and Brokers. Applications for AGENCIES will be considered by the Companies or their Departmental or General Agency representatives, if a new Agency is to be established or if an old Agency is to be changed.

Write your application and state your experience, your qualifications, and about how much business you can give the Company.

Probably the field representative will call on the Applicant.

It may help the Applicant to mention the Coast Review; it won't hurt him anyway; that is, if he doesn't forget to.

**\$400,000 Flax Fire**

St. Catharines, Ont., Canada, June 28.—The Canadian flax mills were burned Saturday with a loss estimated at over \$400,000. The fire started from a defective electric wire which threw off sparks. Much prepared flax ready for weaving was destroyed in the weaving building, which was entirely burned, but the principal loss was through the flax being damaged by water. The flax mills were started up again recently after being closed down for years, the plans being to renew an industry which has not thrived in Canada for some years past.

"Doctor, may I speak to you in a nonprofessional capacity?"

"Um'm, I guess so."

"Your coat tails are on fire."

THE  
**Standard Accident**  
**Insurance Company**

*Of Detroit, Mich.*

LEM W. BOWEN, President J. S. HEATON Secy.

**Cash Capital, \$1,000,000**

**Gross Assets, - 9,284,813**

**Claims Paid, - 27,206,033**

Writes Accident and Sickness Insurance. Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

**Accident and Sickness Insurance for Women.**

*Contracts Practically Without Conditions.*

**CLARENCE F. BRIGGS,**

**Supt. Pacific Coast Department**

California, Oregon, Washington, Nevada, Idaho  
 Arizona, Utah, and the Hawaiian Islands

**Mills Bldg., San Francisco**

H. H. HAIGHT, District Agent.

*Contracts Unexcelled. Agents Everywhere.*

# Union Assurance Society Limited

OF LONDON



Founded in 1714

# Law Union & Rock Insurance Company Ltd.

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

**HARRY H. SMITH, Manager**

Branch Secy.

**GEO. W. BECK, General Agent, DENVER, Colorado**

SPECIAL AGENTS: N. L. Nelson, C. F. Hutchings, San Francisco;

I. P. E. Reynolds, Portland; John Perry, Spokane; C. T. Deatrick, Los Angeles

## GENERAL

### Wheat and Flour

Reviewing the past two years: In the summer of 1917, when control began, wheat was selling in Chicago around \$3.20 a bushel; the government fair price immediately reduced it to basis of \$2.20. Throughout that year, there was an acute shortage and the bins were scraped clean the following spring to save Europe from starvation. To what prices wheat and flour would have gone in the spring of 1918, sympathetically lifting all other foods, without control, would be a wild guess, but it is not unbelievable that flour might have sold at \$50.00 a barrel. Prices would have reacted again with the good crop of 1918, but

this last spring, when it was supposed that supplies were adequate, wheat and flour advanced well above the government minimum price, and after reaching nearly 50 cents a bushel premium for wheat in Chicago, the advance was halted by the wise action of Mr. Barnes, in offering flour as well as wheat out of stocks previously purchased by the Grain Corporation for export. With the new harvest wheat and flour prices are weakening and will soon be stabilized again at the basis of the government minimum wheat price. W. A. Starr.

Fresno, Cal.—Fire watch on top of a high building discovered and reported a fire before the telephone rang up the alarm. Good eyes!



# COAST REVIEW *INSURANCE and INVESTMENTS*

JULY

A Useful Publication

*In its 48th year*

## Couches Are Dangerous

Curious, is it not, that fire often starts mysteriously in a couch, especially the office couch? but it may be a plain matter, when you think of the prone man smoking a cigarette or a pipe and perhaps falling asleep while smoking. In Oakland a real estate office caught fire from a burning settee, and in San Jose a dentist was rescued unconscious and the firemen had hard work extinguishing the fire in the office lounge.

During the telephone strike it was scarcely possible to ring up an alarm of fire. Fresno, however, opened its police alarm boxes and people were urged to use them as fire alarm boxes. The fire prevention association is cleaning up the city.

The agency to handle the 1919 wheat crop will be known as the United States Grain Corporation. With the Presidential proclamation of peace the Food Administration automatically passes out of existence. The Food Administration Grain Corporation changes its name and continues to operate under the direction of the United States wheat director, Julius H. Barnes, with a capital of \$500,000,000, all subscribed by the United States Government.

Airplane riders in the first week of July discovered and reported forest fires.

## Cost of Living

A federal bureau has gathered statistics of the cost of forty chief food products. The total cost of the forty kinds of food in Pacific Western cities is as follows:

San Francisco . . . . .	\$ 11.27
Denver . . . . .	11.51
Los Angeles . . . . .	11.58
Portland . . . . .	11.84
Seattle . . . . .	12.15
Salt Lake . . . . .	12.23
Butte . . . . .	12.23
Average all U. S. cities . . . . .	11.68

## Under Government Control

In 1918 the operating revenues (increased rates) of the Southern Pacific R. R. increased 14.25 percent. The operating expenses (increased wages) increased 34.98 percent. The net revenue decreased 19.74 percent.

## War Insurance Suit

Sioux City, Iowa, July 8. — Leo L. Covey of Cherokee, Iowa, seriously wounded at Chateau Thierry, has filed suit in the federal court here against the U. S. government for \$22,950.40 for damages alleged to have been guaranteed him under the war insurance act at the time of enlistment if he was totally disabled.

Los Angeles.—It is "claimed" that Japanese commission merchants, "paying more and being fairer in treatment," are forcing white commission merchants out of business.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital  
**\$5,000,000.00**

Net Surplus  
\$8,904,032.69

Surplus as to  
Policyholders  
\$13,904,032.69



Cash Assets Now  
**\$32,074,778.15**

Losses Paid  
in 99 Years

OVER

**\$173,000,000.00**

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

**W. H. BREEDING, General Agent**

**H. DURBROW, Asst. General Agent**

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**MAIN OFFICE — 301 California Street — SAN FRANCISCO**

**J. A. MURPHY, STATE AGENT OREGON AND WASHINGTON**

**SPECIAL AGENTS—H. E. O'BRIEN, L. N. BRAINERD, GEO. F. ROBERTS, GEO. A. KINGMAN,  
F. H. RHOADS, G. NATHAN, G. S. MARINER.**

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

# HARTFORD FIRE

Insurance Company

Chartered 1810



**FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE**

Assets, January 1, 1919, **\$39,723,888 62**

Surplus to Policyholders, **11,823,660 08**

**DIXWELL HEWITT, General Agent**

**ADAM GILLILAND, Assistant General Agent**

**438 California Street, SAN FRANCISCO**

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**GEO. E. DEVINE, Sup't of Agencies, San Francisco**

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ERNEST E. PRICE, Los Angeles, Cal.  
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S. C. ABBOTT, Billings, Montana**

JULY, 1919

# The Coast Review

## INSURANCE

Subscription, \$3 a Year

In the 48th Year

Foreign, \$3.50

Volume 95

San Francisco, California, U. S. A.

Number seven

Entered at San Francisco Postoffice as second-class mail matter

### *AIRPLANE MAIL SERVICE*

#### *It May Affect Insurance and Many Branches of Business*

The application of steam to industry, and then to navigation, and later to transportation had "revolutionary" effects. Within a short time all was changed. Countries with coal became leaders in the world's progress.

Quick mails made millions of neighbors and built up great trade centers.

Airplanes have crossed oceans and continents in a few hours, where land and water travel requires days.

Relays of airplanes traveling 150 miles an hour can carry mail from New York to San Francisco in 20 hours. It will be done some day.

Now it is proposed to inaugurate such air-mail service between these cities with a present time limit of 36 hours, making landings in Chicago and say two other interior cities in a flight from coast to coast, receiving and delivering mail.

Rapid mail service like this might soon affect various kinds of insurance and other business. There would be less use of wire and express. Commercial, manufacturing, insurance and other agencies might be reduced in number, territory and authority.

### *DYNAMITE INSURANCE NEEDED*

Increasing lawlessness and destruction during the past few months, in the States and in Canada, suggests the need of special policy protection and the further value of such insurance as a deterrent of dynamiting. More fires would be set by vengeful criminals were it not for the known or supposed fact that the loss would not be borne by the owners. If dynamite insurance, covering wilful damage, were general it would be inexpensive and would doubtless remove the temptation to vicious minds of strikers, feudists, I. W. W. and other bolshevists to injure owners by damaging their property.



**THE COAST REVIEW**

INSURANCE AND INVESTMENTS

*Entered at San Francisco Post Office in September, 1871, as second-class mail*

SUBSCRIPTION \$3 A YEAR; MONTHLY SUMMARY SUPPLEMENTS 60 CENTS A YEAR

Sample Copies Free to any part of U. S., except San Francisco

**Interesting Figures Showing Banking Service**

The state of North Dakota has one bank for every 948 population, and leads all other states in the number of banks per capita, while the Philippine Islands have only one bank to 1,000,000 persons, and are at the bottom of the list.

In the entire country there is one bank for every 4,032 persons.

South Dakota is second, with one bank for each 1,174 persons; Nebraska, one bank for each 1,208; Iowa, 1,210; Kansas, 1,546; and Missouri, 2,276.

These figures prove the present pre-eminence of the Missouri Valley in average prosperity, due to the war and the high price of wheat and other grains. This rare prosperity will decline after next year.

An agricultural population is really a manufacturing population—making meat and other foodstuffs, and selling wholesale. Dense populations require less average banking facilities.

New York is 49th, with one bank to each 10,465 persons.

Eleventh Annual Report of the Insurance Commissioner of Oregon: Harvey Wells, Insurance Commissioner.

Large gain in new life and in automobile business are noted, Companies are urged to give more publicity to their operations. So say we all!

The Royal had \$7,734,481 marine premiums and \$5,348,151 marine losses in 1918. It had \$27,701,999 fire premiums and \$13,005,474 fire losses in 1918.

**National Liberty Fire Insurance Company**

This New York company, organized in 1859, is now a 10-millionaire, by a gain of \$1,841,085 in assets last year.

It is now a 5-millionaire in premiums, the total advancing in one year from \$4,603,906 to \$5,244,641.

Of the 10 million assets the net surplus is \$2,790,439, a gain of \$849,889.

The unearned premium reserve is \$4,941,587, or nearly as much as the premium income. It is a gain of over half a million.

The National Liberty does a large and satisfactory business on the Pacific Coast. In California it is represented by Chapman and Nauman of San Francisco, who are writing an increasing and profitable business for the company.

The Pittsburg Life & Trust is now paying 75 percent.

The Bankers & Shippers was licensed on Monday, with D. Davenport as general agent at San Francisco.

Manager W. W. Alverson has resigned the Merchants Fire, as of September 1.

The Commercial Union now has some \$35,000,000 surplus funds.

U. S. Manager McIlwaine of the London & Lancashire assumes the U. S. management of the Law Union & Rock on September 1.

Every day an airplane falls. Afterwhile an airplane will never fall, except in battle.

## CHIPS

—

—The season for missing the deer and hitting the man is opening mos' suspiciously.

—San Francisco.—Frank Wilson, independent adjuster, has been appointed agent of the Netherlands, succeeding Dinsmore.

—W. H. Souther, 62, for many years cashier of the Home Mutual, prior to the fire, and recently cashier of an Oakland railroad, committed suicide this week by shooting. Ill health. His widow is a daughter of R. H. Magill.

—J. Hunter Harrison of the North America office has been appointed secretary and treasurer of the Fire Underwriters' Association of the Pacific, succeeding the late Calvert Meade. Mr. Harrison is worthy and capable. He is the son of the late Wm. Greer Harrison.

—Capt. Leland S. Gregory, who was with the 362d Infantry during its service in France, has been discharged the Service and expects to return to the Fireman's Fund during the early part of August. Captain Gregory wears the bronze stars on his service ribbon which designate three important engagements.

—Printing costs have increased 90 percent in recent years. In 30 years output has been reduced 30 percent. San Francisco printers are to work only seven hours a day like insurance men and bankers, soon, and be paid \$7 a day, as against \$3 a day for ten hours work 35 years ago, when more could be bought with \$3 than now with \$7. The shorter the hours the less the output. The higher the wages the higher the cost of things. It is purchasing power not wages that counts.

—Resigned. Harvey Wells, Oregon state insurance commissioner and fire marshal, has resigned, and will engage in agency work in Portland, with his father. Mr. W. was formerly a special agent in the Northwest for General Agent Tyson's companies. His record as a state official has been A1—so good that there has been talk of making him a candidate for governor.

—Insurance gained last year by the New World Life was \$790,568, as against \$1,529,580 in the previous normal year, and \$2,096,795 in 1915. Death claims increased from 7.6 percent of the premiums in 1917 to 22.2 percent in 1918. Surplus declined in 1917 and in 1918—about \$220,000 in the two years.

—FIRE.—Robinson Chemical Co. plant, 353 8th st., St. Francisco, 25th, 2-story frame fast burner.

—J. P. Emerson, chief civilian electrician of the U. S. Naval Training Station on Goat island, is under arrest in S. F. on a charge of arson. June 2 he had a fire at his home, 568 46th st., Oakland, and afterward collected \$1,000 insurance on household goods alleged destroyed. Among these was a set of tools, since found sold and partly paid for.

—Machias, Wash., burned in a forest fire, north of Everett, this week.

—The Arizona insurance department is advised that fire offices may write classes of auto ins. mentioned in pa. 3323.

—The Western Union's new business in 1918 fell off to \$7,618,700 as against \$11,272,617 in the previous year. Insurance gained in the past year was less than 19 per cent of the total written.

Death claims increased nearly three-fold. In 1917 the death claims were about 12 per cent of the premiums. In 1918 the percentage of death claims rose to nearly 32 per cent of the premiums.

Surplus fell off \$44,000.

—The Idaho Ins. Co., \$200,000, Pocatello, is going to keep the bankers' money at home—or try to.

—The Northern Life of Seattle prints an excellent company paper. The front page has uniquely and obliquely columns of "Northern Life," looking like batalions of marching soldiers, defending life, families and estates.

A notable feature of the issue before us is "Situations Wanted — Female," copied from a Seattle daily paper, the want advertisements of widows whose husbands died without life insurance or other estate.

## MISCELLANEOUS INSURERS IN COURT

### Burglary Warranty

Although false statement in schedule of bank's burglary insurance policy that insured's safe was locked by both combination and time lock might be deemed merely an "error in description of equipment," which would reduce the indemnity, in case of loss, yet the statement, "All combination and time locks will be continued to be regularly used during the currency of the policy," was a promisory warranty, breach of which avoided the policy.—

### Covers Only When Safe Is Closed

A bank's burglary policy, covering loss (a) by abstraction from its locked safe by force; (b) by damage to money, securities, safe, and furniture caused by forcible entry or attempted entry into the safe or premises; and (c) loss by robbery (1) from within the banking inclosure; (2) from an officer or employee transferring money between the inclosure and safe; (3) from within the safe, by compelling an officer or employee to unlock the safe, held to cover losses from safe only when the safe is closed and locked and entrance is effected by either "cracking" the safe or forcibly compelling an officer or employee to open it, and not to cover loss where money was taken from an open safe.—*Franklin State Bank v. Maryland Casualty Co.*, 256 F. 356.

### Resulting from Violation of Speed Law

Code limiting the speed of motor vehicles and providing penalty for violation thereof, is a law within the meaning of the provisions of an acci-

dent insurance policy that "the benefits under this article shall not extend to or cover any death or disability or loss resulting from the violation of any law," so that, if insured's death "resulted from" violation of such law, there can be no recovery of benefits.

But insured must be shown to have known and appreciated the danger, or the risk must have been so apparent that as an ordinarily reasonable man he must have appreciated it, and with that knowledge have intentionally taken such risk.—*Rowe v. United Commercial Traveler's Ass'n*, 172 N. W. 454.

### Dust in Eyes

Where plaintiff was injured by dust blowing in his eyes while driving his wagon around a street corner on a spring day, during a high wind, prevalent in West Texas at such times, the cause of his injury was an "accident," being "an unusual effect of a known cause," and he was entitled to recover upon a benefit certificate carrying an accident clause.—*Independent Order of Puritans v. Lockhart*, 212 S. W. 559.

### Where Employer Knew Employee Had Overdrawn His Account

Where an employer's application set out that no fact had come to the employer's knowledge tending to indicate an employee was unreliable, deceitful, dishonest, or unworthy of confidence, and no reason why a surety company should not become a surety, and the surety company issued a policy to make good any loss the employer might sustain by any act of personal



dishonesty, forgery, or embezzlement by the employee, the employer could not recover on the policy, where the employer knew the employee had previously overdrawn his accounts, and the books of a branch office in his charge showed further overdrafts.—*National Surety Co. v. Globe Grain & Milling Co.*, 256 F. 601.

## LIFE INSURERS IN COURT

### Discrimination as to Color

Despite laws prohibiting life insurers from making any discrimination in favor of individuals of the same class, and the like Pennsylvania statute, whichever was applicable, a life insurer could not plead as a defense, when sued for the guaranteed cash value of a 20-payment policy, that its issuance of such policy, in return for insured's surrender of his old policy, and his agreement to pay premiums for 10 years, was a discrimination rendering the policy illegal and void, since its discriminatory character did not appear at the time, while no one can profit by his own fraud, as by retaining premiums paid under the old and new policy while disclaiming liability.—*Quast v. Fidelity Mut. Life Ins Co.*, 123 N. E. 494, 226 N. Y. 270.

### Right to Change Beneficiary

Where a life policy reserved to insured right to change beneficiary, and insured, having defaulted, secured a loan on the policies to pay premiums, with the result, on the subsequent default, the automatic extended term insurance, to which the reserve was devoted, expired before the insured's

death, the beneficiary cannot recover, on the theory her rights were vested, etc., for, if the insured could wholly destroy such rights by changing beneficiaries, he might do so indirectly.—*Rawls v Penn. Mut.* 253 F. 725.

### Military Clause

A life insurer by policy exempting it from liability for death in the military service in time of war, by accepting premiums with knowledge that insured was serving in the army, did not waive the exemption provision of the policy, which did not call for a forfeiture, such as would be waived by the acceptance of premiums.—*Miller v. Illinois Bankers' Life Ass'n*, 212 S. W. 310.

## FIRE INSURERS IN COURT

### Award by Appraisers—Damage by Lightning

Where an agreement to submit to appraisers question as to amount of damage caused by lightning provided that they should appraise and ascertain the actual cash value and direct loss by lightning, the appraisers were not bound to take testimony, nor give notice to the parties of the time and place of a meeting; such agreement invoking only a personal investigation.

In an action by insured, where defendant set up as a bar to recovery an accord and satisfaction by means of an award by arbitrators, court did not err in proceeding to determine from evidence whether award ought to be avoided for mistake.

In an action by an insured for dam-

ages caused by lightning, defense being an accord and satisfaction by means of an award of appraisers, evidence held sufficient to support a finding that lightning damaged the plaster of the building to the extent of \$850, and that an award of arbitrators of \$150 damages to the whole building was grossly inadequate, or the result of gross mistake.—*Turner v. Hartford Fire Ins. Co.*, 172 N. W. 166.

#### **Mortgagee Clause**

Provision of mortgagee clause that the insurance as to the interest of the mortgagee shall not be invalidated by any act or neglect of the mortgagor or owner does not protect the mortgagee against neglect of duty with which the insurer has no concern, or which does not invalidate the policy, and cannot be construed to relieve the mortgagee of the effect of insured's failure, in the first instance, to insure the property to its full value, so that, where fire policy provided insurer should be liable for no greater proportion of loss than amount insured bore to 100 per cent of actual cash value of property when loss should happen, assignee of mortgage, to whom, by addition to policy, loss was made payable, as its interest might appear, could recover from insurer, for a loss, such proportion only.

#### **Assignee and Proof of Loss**

Where fire policy provided proof of loss might be furnished by mortgagee of premises within 60 days after failure on part of insured, who also had 60 days to make proof, and insured, not making proof within 60 allowed,

did so at end of 80 days, assignee of the mortgage could take advantage of such furnishing of proof of loss, and was not required to do so himself as a condition to holding the insurer.

Failure of insured to make proof of loss under fire policy within 60 days after fire was neglect not invalidating insurance as to mortgagee or its assignee, an addition to the policy providing that insurance as to interest of mortgagee should not be invalidated by any act or neglect of mortgagor.

#### **Appraisement Clause**

If a fire insurer desired to hold the mortgagee of the premises or its assignee to an appraisement clause in the policy, it was entitled to do so by written demand; but, no such demand having been made, the appraisement must be held to have been waived against the mortgagee or its assignee.

Failure or refusal of owner and mortgagor of premises, insured against fire to proceed with appraisal of loss as provided by policy, which, by an addition, also provided insurance as to validated by any act or neglect of the mortgagor or owner was not an act or neglect invalidating policy as to mortgagee or its assignee.

#### **Subrogation Clause**

Under the subrogation clause of a fire policy, the insurer is not entitled to an assignment of the mortgage on the property, held by an assignee, where it has neither tendered nor paid any amount to the assignee of the mortgage.—*Penn. Co. for Insurance on Lives and Granting Annuities v. Aachen & Munich Fire Ins. Co.*, 257 F. 189.

**Total Loss**

There can be no total loss of a building, within the meaning of a fire policy covering it, so long as a substantial remnant of the structure standing in place is reasonably adapted to use as a basis on which to restore the building to the condition in which it was before the damage.

Whether the part remaining after a fire is reasonably adapted for such use so that it can be determined there is no total loss, under policy, depends on whether a reasonably prudent owner, uninsured, desiring such a structure as the old building, would in proceeding to restore it utilize the remnant as a basis.

A contract of insurance is one of indemnity, the property owner to be indemnified against loss of the thing insured, that is, in case of a building, the building as such, and not the materials composing it, so that, to constitute a "total loss," it is not necessary that all the materials be physically destroyed.—*Fire Ass'n of Philadelphia v. Strayhorn*, 211 S. W. 447.

**Referees**

Plaintiff sought to avoid award of referees upon ground of their misconduct, allegation "that defendant, forgetful of its legal duty, did not present the names of disinterested men" from which to select referee, held sufficient without allegation of scienter to charge insurer with fault; the phrase "forgetful of its legal duty" being tantamount to a charge of negligence.

Where referees selected to ascertain fire loss are not as free from bias, pre-

judice, sympathy, and partnership as judges and jurors are presumed to be, award is invalid.

In action on fire policy involving validity of referee's award in ascertainment of loss, evidence of the conduct of the referees from the time they are proposed until they have completed their award, including what they say and do, is competent to prove the referees biased and prejudiced.—*Bradbury v. Ins. Co. of State of Pennsylvania, Philadelphia*, 106 A. 862.

**Goods in New Location**

The fact that a fire insurance agent has the policies of an insurance company signed by its officials, to become effective when countersigned by an agent, is sufficient evidence of agency for such company.

When one leaving El Paso for Waco, Tex., had goods which he desired covered by fire insurance, and an agent in El Paso issued a policy to him to cover the goods in El Paso, and told him that the policy would cover the goods when moved from El Paso to Waco, which the policy did not in fact do, insured was entitled to recover for loss of the goods by fire in Waco, on the ground of mutual mistake, in that the policy did not express the real contract made, or, on the ground that the same was the result of a mistake on the part of the insured and legal fraud on the part of the agent.—*Standard Fire Ins. Co. of Hartford, Conn., v. Buckingham*, 211 S. W. 531.

The jitney bus has vanished.

"As a man thinketh so is he."



## LEGAL

—  
LIFE

Provision in life policy that "if any premium, loan or interest be not paid when due this policy shall be void," applies to non-payment of notes executed for money borrowed under loan privileges of policy, and not to a note executed for a premium.—*Inter-Southern Life v. Duff*, 211 S. W. 738.

## ACCIDENT

Constitution of fraternal beneficiary association providing for indemnity "in case of loss of four fingers on either hand by severance" construed to require payment where there is loss by severance of any material part of each of the four fingers on one hand, whenever because of such severance each of the fingers is practically useless.—*Travelers' Protective Ass'n v. Brazington*, 123 N. E. 221.

## FIRE

Where fire policy provided for examination of insured under oath by insurer's representative, and insured, upon being notified by insurer to appear for examination at office of insurer's agent, only a few city blocks distant from her residence, failed to appear and submit to examination, as required by policy, insured could not recover upon policy.—*National Fire v. Humphreys*, 211 S. W. 811.

If appraiser selected by a fire insurer pursuant to policy on disagreement as to a loss was disqualified, act of insurer in wrongfully refusing to select another appraiser defeated the arbitration.—*Delaware Underwriters v. Brock*, 211 S. W. 779.

George Le Baron, Fireman's Fund agent at El Paso, Tex., was a recent caller at the home office of the company.

Mr. Le Baron has been visiting the Durham Land Settlement Colony, he being actively engaged in the development of some such plan for the state of Texas.

Montana. — St. Regis and Stark, villages in the forest regions, have been for three weeks threatened by fire, but a timely wind shift has saved them.

## Are Insurer Contracts

Fidelity bonds issued by a surety company to a bank, indemnifying the bank against defalcation of its cashier, are insurance contracts, though such bonds recite that the cashier is principal and the surety company is surety, the bonds containing an express obligation running from the cashier to the surety company to reimburse the latter for any loss suffered.—*Southern Surety v. Citizens State Bank*, 212 S. W. 310.

NEW 12-STORY. Balfour, Guthrie & Co., San Francisco, are now having prepared complete plans for their new great building at the southeast corner of Sansome and California sts. The old (Mutual Life) building will be torn down and the new will cover additional ground eastward.

The old Insurance building at the southwest corner of Battery and California sts is being transformed into a building as high as the Newhall building diagonally opposite (10 stories). Lower stories are to be marble faced. Five new stories are being added. Dollar Co. owner, The Dollar the name. The Aetna's Pacific department occupies the ground floor.

B. G. Wills, superintendent of the automobile department of the Fireman's Fund, is on a trip through the Pacific Northwest, introducing Special Agent Captain Joe D. Wheeler in his new territory.

Captain Wheeler, before his departure for France, had the Texas field for the automobile department, and on returning to duty with the Fireman's Fund is being transferred to the Northwest.

If I were to pick out the six best cellars I would surely include the cellar of a certain far-seeing San Francisco insurance man.

The municipal railway of San Francisco (which is losing money) has advanced the wages of its platform men to \$5 a day, recently \$3. Politics. Pretty good wages for steady work unskilled. \$1800 a year is more than the average skilled mechanic can make.

## PAST

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Twenty years or more ago a tannery in California was saved from destruction by the use of the tanner's vats of tanning liquid. All the companies contributed prorata to pay the tanner for this liquid loss, except the German of Freeport, which refused, notwithstanding the fact that without the liquid use the loss would have been total. The general agent, the adjuster and the company are dead.

In Great Britain beer has been used effectively where water was scarce.

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The agency system originated in the United States in 1807.

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Benjamin Franklin was a promoter of the first American fire mutual, in 1752: It was a copy of English societies.

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England has the credit of the first rubber fire hose (in 1820).

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## 1874

### LIFE

The Coast Review, Sept. p. 437, spoke of reports that Harry Prindle ran away because the Ohio ins. com. had discovered his fraudulent statement of the People's Ins. Co. Harry was charged with running away with the money. Afterward Prindle became notorious as a life insurance solicitor.

The general agent of the Connecticut Mutual Life, James B. Roberts, a city supervisor, advertised in the daily papers that, notwithstanding the retirement of the company,

"Any persons who wished to have a life insurance policy in this reliable company can obtain such from the home office."

This was wrong and injudicious, and the advice was unlawful. Coast Review asked home office to suppress the advertisement.

Joseph F. Knapp and John R. Hegeman, president and vice president of the Metropolitan Life, were arrested on a charge of malicious libel in a statement in Insurance Chronicle that Corbin & Jaffrey, Eastern managers for the Northwestern Mutual Life, had bribed Metropolitan clerks to furnish them information from that office. Lively times in those days!

### FIRE

Nevada City, Cal., had been nearly destroyed by fire three times.

On September 15 the Capital woolen mills at Sacramento burned, with \$50,000 insurance loss; property loss reported \$200,000.

On September 5 the town of Mokelumne Hill was burned.

On September 21 the town of Placerville, Id., was burned.

On September 14 a brick flouring mill at Los Angeles, using steam and water for power, was burned. Where did they get the water?

We mention these fires merely to intimate that there were hot times in those days of many California companies.

Members of the Board of Fire Underwriters were charged with bad practices—not only cutting rates but doing an illegitimate business also, "wholesale brokers for outside companies." Large risks were sent East to be placed at such rates as the owners were willing to pay, and thus the commission was not lost.

When told that some other company would write the risk at less than Board rate, these "in self-defence" members would say, "see what you can do elsewhere and then come back to us." Some Board men said such things were never done by Board members, or at least would not admit it. The editor investigated and found there was truth in the charges. Prominent members said:

"We must make some concessions, for if we do not then some of the members will draw out." The Board then, it appears, did not have power to compel obedience to its rules and regulations. Those were unhappy days.

**A Few Washington Figures for 1918**

Reported to The Coast Review		
	Premiums	Losses
Fireman's Fund . . . . .	309,648	123,073
Home F. & M. . . . .	19,422	4,598
Home, N. Y. . . . .	261,652	70,265
Franklin . . . . .	27,856	6,827
Etna . . . . .	281,758	113,494
London Assur. . . . .	149,128	44,844
Fire Association . . . . .	79,819	19,203
Philadelphia Underw. . . . .	51,413	15,729
Newark . . . . .	38,991	20,549
Royal . . . . .	193,076	61,820
Queen . . . . .	124,037	52,834
American Central . . . . .	68,726	19,010
St. Paul F. & M. . . . .	78,412	19,950
Minnesota Und. . . . .	10,249	4,377
Liverpool & Lon. & Globe . . . . .	241,282	98,323
Commercial Union Assur. . . . .	134,472	32,261
Palatine . . . . .	61,417	7,547
Commercial Union, N. Y. . . . .	15,315	878
British & Federal . . . . .	38,182	10,476
Phenix, Paris . . . . .	16,553	4,121
Girard . . . . .	21,993	7,661
Eastern Underw. . . . .	12,518	11,891
Firemen's of Newark . . . . .	26,984	20,332
Glens Falls . . . . .	21,181	7,697
Security . . . . .	28,112	16,748
Niagara . . . . .	123,770	25,100
Niagara-Det. Undw. . . . .	25,136	11,861
Detroit F. & M. . . . .	20,371	5,734
United States . . . . .	92,573	44,615
North River . . . . .	121,410	58,239
Richmond . . . . .	21,174	6,300
New Brunswick . . . . .	61,108	20,833
Merchants, Colo. . . . .	28,285	8,086
Royal Exchange . . . . .	31,022	13,076
Vulcan . . . . .	30,822	10,974
Scottish Union & Nat'l . . . . .	98,787	33,484
New Zealand . . . . .	60,303	20,212
Rocky Mountain . . . . .	12,378	714
Providence Washington . . . . .	53,322	14,086
New Hampshire . . . . .	68,781	16,703
Old Colony . . . . .	16,545	3,550
Boston . . . . .	49,923	14,178
General . . . . .	25,297	7,699
Urbaine . . . . .	107,341	22,816
Eagle, Star & British Dom. . . . .	25,364	13,807

Rhode Island . . . . .	21,389	4,232
Nationale . . . . .	12,231	2,507
Springfield . . . . .	135,898	48,697
Orient . . . . .	34,906	30,837
London & Lancashire . . . . .	101,993	27,872
Connecticut . . . . .	75,570	29,803
Westchester . . . . .	64,965	42,543
National . . . . .	153,960	75,935
Colonial . . . . .	47,535	8,573
Mechanics & Traders . . . . .	22,943	9,083
Hanover . . . . .	75,407	23,013
Concordia . . . . .	20,591	8,959
N. Y. Underwriters . . . . .	80,010	28,836
Norwich Union . . . . .	113,053	41,291
Phoenix Assur. . . . .	96,272	40,529
Imperial . . . . .	15,873	4,558
California . . . . .	83,161	23,930
Agricultural . . . . .	44,614	6,534
Globe & Rutgers . . . . .	91,415	23,700
Svea . . . . .	96,319	27,427

Total . . . . . \$4,757,700 1,651,319  
Loss ratio, 34.7.

**A Few Alaska Figures for 1918**

Reported to the Coast Review		
	Premiums	Losses
Newark . . . . .	5,398	1,343
Royal . . . . .	16,332	1,508
Queen . . . . .	12,440	1,313
Liverpool & Lon. & Globe . . . . .	31,234	2,935
Fireman's Fund . . . . .	22,864	3,569
Home of N. Y. . . . .	14,851	8
Franklin . . . . .	339	...
American Alliance . . . . .	2,262	...
Phoenix of Hartford . . . . .	19,775	17,413
Equitable F. & M. . . . .	3,230	1,031
Great American . . . . .	21,783	2,161
London Assur. . . . .	26,361	7,497
Etna . . . . .	16,962	284
Agricultural . . . . .	1,945	616
Globe & Rutgers . . . . .	15,926	59
Svea . . . . .	14,470	40
Globe Undw. . . . .	403	...
Hamilton . . . . .	1,036	...
American Central . . . . .	3,162	...
Mercantile F. & M. . . . .	124	...
St. Paul F. & M. . . . .	1,555	...



	Premiums	Losses		
Minnesota Undw. . . . .	72	.	American of N. J. . . . .	7,570 520
British & Federal . . . . .	5,315	2,165	Caledonian . . . . .	6,221 1,493
California . . . . .	10,409	6,511	Rochester Dept. of G. A. . .	4,733 20
Connecticut . . . . .	10,954	1,871	Camden . . . . .	1,550 20
Westchester . . . . .	8,582	1,360		
Commercial Union . . . . .	13,802	3,630	Total . . . . .	\$549,421 \$93,639
Palatine . . . . .	11,003	255	Loss ratio, 17.0 percent.	
Commercial Union, N. Y. . .	1,427	.		
Fire Association . . . . .	11,698	3,150		
Philadelphia Undw. . . . .	4,799	.		
Hanover . . . . .	2,547	1,269		
Delaware Undw. . . . .	7,273	2,303		
Concordia . . . . .	3,728	1,297		
Merchants, Colo. . . . .	229	.		
New York Undw. . . . .	5,692	2		
Utah Home . . . . .	1,236	.		
National . . . . .	41,324	5,545		
Colonial . . . . .	16,744	2,160		
New Zealand . . . . .	9,322	309		
Niagara . . . . .	17,827	2,655		
Niagara-Detroit . . . . .	4,160	1,314		
Detroit F. & M. . . . .	2,718	883		
Norwich Union . . . . .	14,263	3,158		
Phoenix Assurance . . . . .	2,621	1,940		
Imperial Assur. . . . .	580	1,504		
Providence Wash. . . . .	2,816	5,192		
New Hampshire . . . . .	3,590	586		
County . . . . .	210	.		
Old Colony . . . . .	200	.		
Boston . . . . .	3,736	586		
Rocky Mountain . . . . .	1,847	.		
Orient . . . . .	303	.		
London & Lancashire . . .	3,451	215		
Springfield . . . . .	13,350	4,822		
Scottish Union & Nat'l. . .	5,503	100		
United States . . . . .	2,302	.		
North River . . . . .	6,627	.		
New Brunswick . . . . .	1,614	.		
Richmond . . . . .	2,094	.		
New Jersey . . . . .	1,075	.		
Merchants . . . . .	1,303	.		
United British . . . . .	278	.		
Girard . . . . .	2,615	.		
Eastern Undw. . . . .	13,752	.		
Firemen's of Newark . . .	16,868	.		
Glens Falls . . . . .	2,144	.		
Security . . . . .	2,492	.		

### Billings, Mont., Fire, June 28

Building known as the Selvidge-Babcock building.

Two story brick building, Nos. 2710-12 14 16-18-22-24, on the south side of Montana ave., southeast cor. Montana avenue and Broadway. Occupied as follows:

McKee Printing Co., ins. \$3,200—blkt cts

The Cole-Williams Co., stock, \$8,334

E. F. Gescus, photo gallery, \$1,000

L. MacCrank Longenecker, \$1,000—f & f

G. M. Fletcher & Co., stock, \$200

Oliver building, adjoining on east side, No. 2706-8, on southwest cor. Montana ave. and 27th st., a 4-story and basement brick.

The Carpenter Paper Co. sustained a heavy loss on their stock in this building. Insurance \$6,000; loss probably total.

### 40th Anniversary

Manager George H. Tyson confesses that he has been in the insurance business forty years though he doesn't look it. Coast agents of the Great American, Phoenix of Hartford, American Alliance, and Equitable F. & M., responding to the suggestions of the special agency staff of the Pacific department, are sending in many 40th anniversary risks.

Secretary Blanchard of the Fireman's Fund is taking his vacation at his summer log-cabin at the head of Fallen Leaf lake, near Lake Tahoe.

President Levison of the Fireman's Fund has returned from Washington, D. C., where, as the representative of the San Francisco Chamber of Commerce, he attended the annual meeting of the United States Chamber of Commerce. Insurance was well represented. This great commercial body now specially recognizes insurance.

## SELLING LIFE INSURANCE

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Never wear out your welcome.

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If the prospect moves slightly away from you, in the interview, do not move nearer. Evidently he wants more room.

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The good salesman does not potter nor linger. He acts as if his time were valuable because he has another waiting customer.

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Don't talk politics and don't talk religion with your prospect unless you agree with him.

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### You Also Are a Superman

This is a good thought by Vice President George T. Dexter of the Mutual Life:

"The average man believes that he was cast in a commoner mould than the man whose noteworthy achievements he reads or hears about. He thinks that nature has specially endowed such a man, and that he is fortune's favorite. He does not realize that, as every man has the same number of fingers and toes, and the same facial features, so each man has the same group of mental powers and personality elements as are possessed by every other man, and that the difference in power is in degree of development and not in kind. And so, while he envies the man of attainment, he does not find inspiration for his own life in what that other has done, because he classes him as a superman, living in a different world. When, however, he sees that men in his own line of business and in his own organization, men whom he knows, men whose make-up he is familiar with, men like himself, are daily doing worthwhile things, he is obliged to take notice, and the thought comes to him that what they have done he can do. That is why we are telling in Points of the fine things that some of our co-workers in the field are doing. And also we are glad to give public commendation for commendable work.

"If you believe that you have not the ability or personality to produce satisfactory results, we earnestly urge you to read care-

fully these stories of what is being done by men whose mental machines are the same as your mental mechanism, and whose personalities are not a better asset in obtaining signatures than your own personality would be if it were given a chance. Let these men be to you a mirror in which you may indeed see yourself. The man who believes himself to be capable, instead of thinking that he is only a mediocre and unimprovable composition of nature, dares what the man who is ignorant of his own locked-up power calls the impossible, and he wins. This isn't talk—it truth."

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### Listening for the Whistle

Now, Mr. Agent, what is life insurance for you—a job or a profession? If it is a job it is something at which you work during your working hours in order to make money for your family. It is something from which you turn at the blowing of a figurative whistle and take off your imaginary overalls, seize your metaphorical dinner pail and trudge home to your well-earned rest. It is something which you have learned how to do, and once having learned keep on doing in the same old way on the principle that the world owes a journeyman a living. There are life insurance agents who work that way, never changing, never originally applying a new idea and never using one until the management prescribes it—and the remarkable thing is that they have made a living out of it, for life insurance is a strong institution, and a certain number of people simply will have it.

If life insurance is a profession to you it means that you study it constantly, that you keep abreast of the best authorities on the subject, that you identify yourself with associations in which you get the personal views of and the personal contact with the leaders in your profession. It means that you are a life insurance man all the time—not necessarily working at it all the time, but identified with it all the time. It means that you have the sense of service to your fellow man, without which sense no professional man is worth his salt. It means that you are constantly improving your educa-

tion and fineness of perception with regard to those things which make for the general advancement of your community, your country and the world, because the world looks to professional men to give it grace and larger vision. It means that you have the sense to single out from these broader fields those particular movements which in themselves help your work and the institution which you represent and with which also you have by reason of your training a better acquaintance than the average man. Fidelity Field Man.

#### When the Dividend Is Payable

You have many policyholders whose dividends are to be used, or are being used, to reduce premium payments. See them and suggest that dividends be left to buy paid-up additions. Those who change will benefit themselves and their beneficiaries. And in each case you will have a ready-made opportunity to talk additional insurance.—Mutual Life Points.

Any man who finds it hard to write life insurance now should retire and try selling eggs.

Don't tell his clerk or bookkeeper or stenographer that you are trying to insure Mr. Prospect. Don't let even the office boy know your business. Don't leave any company literature around, after quoting from it. If you do you will have a competitor, perhaps a knocker.

Knock only the knocker.

Life insurance expectation tables all prove that no matter how old a man is he always has an expectancy of a few years more. The wise agent doesn't advertise the tables

Talk life insurance, of course; but think it all the time, with the idea of presenting a new argument, or an old argument in a more attractive form.

One widow in three works for a living—because her husband was uninsured. This statistic is worth remembering and quoting.

Remember, the business of soliciting is to get your average by seeing several prospects every day.

#### War Insurance

Only 25 percent of our soldiers have continued their war life insurance. More than we expected.

It is proposed to continue the insurance free for two year, and thus "keep the business on the books."

#### Pocket Register of Life Associations

Stipulated premium, assessment and fraternal associations, 1919 edition, by the Spectator Co., New York and Chicago; 34th year; five years' comparative figures. Price 50 cents.

About 150 of these societies, but only two are on "stipulated" basis, and only twenty-seven are "business." All others are fraternal.

The two largest, with amount in force are: Modern Woodmen, \$1,644,662,000; Woodmen of the World, \$1,187,718,754.

Los Angeles.—Miss Freida Lesser, who was murdered by her fiance, the illegitimate son of U. S. Senator New, was a daughter of a man who mysteriously disappeared at a beach resort several years ago. The widow is still suing the life and accident insurers, who contend that he was not drowned, though his clothes were found.

The Mutual Life Assurance Co. of Canada, of Waterloo, Ontario, has been unanimously elected to membership in the Association of Life Insurance Presidents, bringing the total of members up to forty-one companies. The Mutual Life Assurance Co. was organized in 1879. Its general manager is Mr. Charles Ruby. Its assets as of December 31, 1918, were \$34,755,736, and its insurance in force was \$137,640,614.

The life policy helps the insured's credit with the banker, the doctor—and the undertaker.



## COAST INSURANCE HISTORY

1875

Henry Balzer & Co. were agents of the Svea and the Switzerland Marine, at 213 Sansome street.

## JOURNAL

The *Avalanche*, an insurance journal of Philadelphia, changed its name to *The Observer*. Published by Bowen & Bowen.

The *Northwestern Review* changed its name to the *United States Review*. Rev. R. R. Dearden, editor. "Published in Philadelphia and then in Chicago."

The *Western Insurance Review* printed an account of the Factors & Traders of New Orleans, a company with "two departments"—the capital stock and the premiums. In the former, 10 percent dividend was guaranteed; "after which the dividend in the premium department is declared," for the policyholders, who were also stockholders.

## LIFE

A. C. Valliant was elected secretary of the Pacific Mutual Life Ins. Co.

J. R. Stockman was manager for the Piedmont & Arlington Life.

The Knickerbocker Life of New York advertised that it had adopted "Hon. Elizur Wright's system of Savings Bank Life Insurance."

D. McLaren represented the Widow and Orphan Fund Life, at 238 Montgomery st.

The Trust Fund Insurance Association, capital \$100,000, was at n. e. corner California and Sansome streets, San Francisco. Officers: S. Schrieber, president; Josiah Howell, vice president and manager; Myron P. Walker, secretary. Other directors: H. H. Bigelow, Frederic Clay, H. Molineux.

It "acquired the proprietorship" of the Trust Fund Savings Deposit system, which secured "a large and honest cash surrender value at option of insured." Also provided "an additional reserve for payment of premiums," at same rates as charged by mutuals.

## FIRE

Coast Review printed in February a summary of California fire and marine business in 1874. It was arranged this way:

Written, premiums, in force, premiums on same, losses paid—fire and marine, with ratios.

The California had only 6 percent fire losses but had 63 percent marine losses.

The Clay and the Hanover had only 1 percent fire losses.

The total of California fire premiums in 1874 was \$3,118,353, of which the foreign companies wrote \$1,293,193. Loss ratio 25 percent.

Total of marine premiums was \$1,309,361, of which the six California companies wrote \$667,726 and the foreign companies wrote \$602,587.

The Home Mutual (now Home F. & M.) led all other companies in California fire premiums—\$340,240.

Sixty companies wrote fire business in the state. Of these, only twenty-five survive, and some of the survivors are owned by other companies, and one other is said to be.

Here are a few comparisons:

	Premis. 1874	Premis. 1919
California . . . . .	\$ 41,653	\$ 307,052
Fireman's Fund . . .	160,560	979,868
Ætna . . . . .	107,187	812,606
American Central . .	15,532	177,168
Connecticut . . . . .	6,701	277,111
Fire Association . . .	18,905	197,286
National Liberty . . .	11,707	79,524
Great American . . .	7,895	541,269
Hartford . . . . .	67,041	941,183
Home, N. Y . . . . .	48,592	1,000,659
Springfield . . . . .	13,524	396,135
Commercial Union . .	249,159	375,846
Liverpool & Lon. & Gl.	289,520	767,797
London & Lancashire	19,224	275,595
London Assurance	83,800	475,933
Royal . . . . .	16,836	766,023

Edward Brown, of Philadelphia, opened an office at 310 California street, San Francisco.

Potter, Jacobs & Easton represented the Globe of Chicago and the Franklin of St. Louis, at 318 California street.

On December 1st Arthur E. Magill was appointed general agent of the Phoenix of Hartford and the Home of New York, at San Francisco.

#### Farmers Mutual Failed

The California Farmers Mutual Fire Insurance Association had offices at "Granger Headquarters," 6 Leidesdorff street. W. H. Baxter was secretary; J. D. Blanchard was president. There were trustees in seven counties.

This association was "organized for the purpose of affording the farmers of California the means of safely insuring against loss by fire, at actual cost of insurance, without being connected with city risks."

It was argued that, despite the fire protection of cities, "country risks are much less hazardous." Farmers, it was argued, are compelled to contribute to the greater losses in cities if they insure in companies which assume city risks.

The California Farmers Mutual Fire failed disastrously. There was some scandal. Suits were brought against the farmers who were members, and the latter were compelled to come to San Francisco as defendants. They were forced to pay assessments plus costs.

#### New York Underwriters Agency

Alexander Stoddart, a young Scotchman, received his fire insurance training under J. B. Bennett of Cincinnati. These two men are the authors of modern fire insurance.

Mr. Stoddart is the author of the idea of a joint-policy written by several companies. The idea was to give additional strength—then very much needed—to suit the demands of conflagration and unusual individual losses.

On May 1, 1864, in New York City, this young man—he was only 28—opened the office of the Underwriters Agency. This was the origin of the New York Underwriters Agency, at 4 Pine street, on the second floor. Four companies were the Underwriters—Germania, Hanover, Niagara and Republic, all of New York city. One policy was issued, "subject to a single revenue stamp only."

The Underwriters Agency was the first to enter the South after the Civil War.

The famous case of Paul v. Virginia—not "Paul and Virginia"—was brought by Manager Stoddart. Col. Samuel B. Paul, a local agent in Petersburg, Va., was directed to refuse to comply with the restrictions imposed on other-state insurance companies.

The original contention was that under the U. S. Constitution the business of insurance in Virginia was open to citizens of other states on equal terms with citizens of Virginia.

An appeal from the adverse decision was taken by the plaintiff to the supreme court of the United States. This court of last resort ruled that insurance is not commerce and that corporations are artificial persons and not citizens.

William J. Stoddart, a brother, took charge of the Underwriters Agency in San Francisco in 1870. He died in 1878.

In 1873 the Germania and the Hanover joined to operate the Underwriters Agency for ten years. Mr. Stoddart copyrighted the name New York Underwriters Agency. In 1883 litigation as to the control arose. Manager S. won, and the Hanover and the Citizens became the underwriters.

In 1893 the Hartford Fire became the sole underwriter. In 1894, June 1, the New York Underwriters Agency reinsured the United States business of the Guardian Assurance of London, which company then withdrew. In 1896 the Broadway was reinsured.

The Underwriters Agency promptly met its losses in Chicago, Boston, Baltimore, San Francisco and other conflagrations.

The Underwriters Agency began Coast business in San Francisco in 1869. Mr. Wm. J. Stoddart was succeeded in 1878 by Cesar Bertheau. In 1901 Mann & Wilson were appointed managers for the Coast. In 1906 H. R. Mann succeeded Mann & Wilson. On the death of Mr. Mann in 1915 the assistant manager, F. M. Branch, became acting manager. In March, 1916, Mr. Branch was appointed manager. H. R. Mann, Jr., was reappointed assistant manager, a position which he had held since 1913.





### Why Buy

Buy War Savings Stamps, because the Government is trying to pay current war expenses with the stamp money.

### First Aeroplane Loss

The Fireman's Fund Insurance Company adjusted and paid its first aeroplane loss this week.

The plane, a Curtiss model owned by Charles I. Stoffer of Vallejo, Cal., was completely destroyed by fire originating from damage done the fuel supply system by a landing on poor ground, which partially upset the plane and broke one blade of its propeller.

The pilot of the plane was forced to make a landing without choosing his ground because of the interference of his passenger with the plane's controlling mechanism during the flight. It seems that the controlling wires of the plane passed back through the passenger's seat, and that after leaving, the passenger began to meddle with these wires making it almost impossible for the pilot to control his plane. The pilot, realizing the danger, made the best and quickest landing possible. He was unhurt, but the passenger who, it appeared was somewhat intoxicated, was rather seriously injured.

Washington, June 20.—The committee on Fire Waste and Insurance, of the Chamber of Commerce of the United States, held its second meeting today.

Continuing discussion of the manner in which the subject before the committee should be divided for study, the committee decided upon five general heads, each of which was assigned to a subcommittee. These general heads are as follows:

- (1) Fire Waste and Fire Prevention.
- (2) Rating Systems and Application of Rates.
- (3) State and Federal Supervision.
- (4) Taxation.
- (5) Fire Insurance in Relation to the Public Welfare.

J. B. Levison, San Francisco, and George L. Shepley, Providence, members of this subcommittee.

### Colorado Insurance Commissioner Orders Bureaus to Reduce Rates

Order No. 76—\$250,000' Reduction Required

To all Fire Insurance Rating Bureaus and Fire Insurance Companies doing business in the State of Colorado:

Pursuant to Section 12 of the Colorado Fire Insurance Rate Regulation Law effective March 12, 1919, you are advised that after a thorough investigation I find the rates now charged for fire insurance in this state excessive and unreasonable in that the results of such business as shown by sworn statements now on file in this office indicate an underwriting profit in an unreasonable amount.

You are, therefore, ordered to reduce said rates in such percentage as will bring about a reduction in premiums by an amount of not less than Two Hundred Fifty Thousand Dollars (\$250,000) per annum, such reduction to be effective on and after September 1, 1919.

Given under my hand and seal this 17th day of July, A. D. 1919.

C. W. Fairchild,  
Commissioner of Insurance.

### Died

Vanderlyn Stow, a San Francisco capitalist, vice president of the Fireman's Fund Insurance Co., died on July 13, in his 60th year. Mr. Stow was a member of the Harvard 1880 graduating class with Theodore Roosevelt. The two men were friends.

The directors of the Home Insurance Co. of Hawaii announce with profound sorrow the death of their esteemed treasurer and manager, Zeno Kelley Myers, on Saturday, June 21, 1919, at Honolulu, Hawaii.

Mr. Meyers was a brother-in-law of the late Manager Lowden, and received his insurance training in San Francisco.

George Edward Ide, president of the Home Life, New York, died on July 9, 1919. Mr. Ide was a man of ability, character, force, and influence, and his death is a great loss to the company.

The home office agency of the Pacific Mutual Life (John Newton Russell Jr.) writes a million a month.

## GENERAL

## Insurance in Los Angeles

From the Times

This is proving to be a great year for insurance companies and agents, and the business in Los Angeles is growing by the well-known "leaps and bounds." This applies to all branches, and the partial reports for the half year already available indicate that all local records will be broken in 1919. In fact Los Angeles seems likely to have an entirely new set of business records before Christmas.

In insurance circles many of the big eastern companies are having their eyes opened relative to the possibilities of the Pacific Coast and especially southern California, and during the past six months branch offices have been materially enlarged, staffs increased, and in some cases agencies established with original jurisdiction.

Several hundred persons are engaged in the various branches of the insurance business in this city, and the advances of the half fiscal year show the whole industry to be upon a plane comparable with the general splendid condition of business generally.

The moving-picture industry provides a great deal of business, life, casualty, fire, and special lines some of which take on a decidedly original angle. For instance, a few days ago the Goldwyn Company found it desirable to transport a steamboat from San Pedro Harbor to Bear Lake to be used in filming a few feet of "continuity" at the picturesque mountain resort. Bear Lake is a long ways from San Pedro, mostly straight up, but that never feazed the movie folk, who leased an ocean going yacht of considerable size, yecept the Cootie, spliced a mess of motor trucks together and were ready to start the vessel upon its overland voyage.

The boat was costly and unused to mountain trails so that the company applied for insurance, but found that it is one thing to insure a fish in water and quite another

to induce many to gamble upon its life on land. The boat was all right in San Pedro Harbor and it would doubtless be all right in Bear Lake, but how about the intermission? Finally a San Francisco company through its local representatives assumed the risk, and incidentally sustained a loss, for the boat was seriously damaged while being taken from the water and loaded onto the trucks at San Pedro. I merely cite the instance as an example of the manner in which it is possible to develop insurance business.

Another company has recently insured the lives, health and safety of an expedition it is sending to a dangerous "location," another insures the near-human monkey, while all of the stars and staresses heavily "cover" their precious persons. Almost anything may be insured and almost everything is.

A feature of insurance upon which all of the companies are now figuring is the air risk. So far there are insufficient statistics upon which to base a stable rate, and there will probably be considerable fluctuation before a mortuary table of permanence is finally adopted.

The insurance field offers one of the most attractive opportunities for original research in the business world and actually does attract hundreds of young men who have confidence in themselves and in their fellow men.

Insurance is a clean cut, legitimate proposition, long since past the necessity of of proving its merits; approved by practically everyone, and is now resolving itself into refinements of policies and the best way to get and hold the business.

**REALTY.**—San Francisco title insurers, retaining the old premium of \$15 on \$1,000 policy, have reduced the rates on larger policies per thousand the rates increase downward. For \$1,000,000, for example, the premium is \$1.24 per thousand.

Some six children in Coast country places have been burned to death this month.

North Dakota is doing a Russian business.

### Fierce Forest Fires

Press reports from Oregon, Washington, Idaho and Montana indicate that the forest fires in those states in July have been the most severe since say 1904. Valuable timber covering thousands of acres has been destroyed. Hamlets, farms and camps have suffered. Some of the fires breaking out simultaneously are thought of incendiary I. W. W. origin.

### Weekly Underwriter's 60th Anniversary Number

1859-1910—Commemorating its 100th volume and 60th anniversary. Readable from start to finish, and a very creditable special "reconstruction number" of The Weekly Underwriter of New York, a wonderfully good publication.

The first page of Vol. 1, No. 1, of the original Wall Street Underwriter May 28, 1859, 6 cents a copy, is reproduced. It appears that there were then 34 Philadelphia fire and marine companies; 7 survive, 4 of which are owned by outside capital. "Sic transit mundi."

### Seattle Insurance Men Involved

Seattle, July 12.—Among eleven men indicted for the theft of 864 quarts of liquor from a court room are Charles G. Heifner, a politician and an insurance man, and Sam Martin, a realty and insurance agent; also the judge, an ex-speaker of the legislature, and several deputy sheriffs.

### Indemnity Bond

Additional interest plaintiff was compelled to pay and loss of time he suffered by reason of a suit were not too remote to be within the reasonable contemplation of plaintiff and defendant when defendant gave bond to indemnify plaintiff against all loss by court costs, attorney's fees, etc., from a suit.—*Steckdaub v. Wilhite*, 211 S. W. 915.

Insuring against twins is a great business in England, since the war. Why this form of degeneracy now?

### From June Coast Review Bulletins

Motorist Found Gas With a Match.—Tonawanda, Cal., June 28.—Aug. F. Zuckmaier was severely burned by an explosion of gasoline at 11 o'clock to-night. After buying "gas" for his auto. at a local garage, Zuckmaier closed the tank and lighted a match to look at the gauge to determine how much gasoline was in the container. A small quantity of gas on the outside of the tank exploded, burning the man's hands and setting fire to his clothing. The machine also caught fire. A fire extinguisher was secured and the fire in the man's clothing quickly extinguished. The fire on the auto. was put out before much damage was done. Zuckmaier's hands were badly burned.

Montgomery Baggs, embarrassed San Francisco broker, of the old general agency of Baggs & Stovel, has had entered against him a judgment of \$26,000 in favor of assignee of some thirty-five policyholders. Baggs is alleged to have collected the money in premiums from them, as previously stated in these columns. His property has been attached.

Alaska resident agents' law, framed and jammed by local agents of the territory, was "labor lost," and would have been if pronounced constitutional.

Surcharge not now allowed in Missouri.

Received: Argus Fire Insurance Chart, 1919, 43d year. By Herald-Argus Co., Atlanta, Ga. Price 25 cents. Ten years' comparative figures, with average of business done, and with excess of premiums over losses and expenses.

Companies showing an excess of losses and expenses over premiums are: two Capitals, Central National, Detroit National, Farmers (mutual) Fire, Georgia Home, Illinois Fire, Minneapolis, People's National, Reliance, United Firemen's.

There are 6,500,000 automobiles in U.S.A.



## INVESTMENTS

**Owners of American Railroads—Savings Banks and Insurance Companies Deeply Interested—Banks Oppose Merging**

New York, July 14.—The Savings Banks Association of New York state, comprising practically all of the savings banks doing business in the state, through its executive committee, adopted resolutions endorsing the Plan of the National Association of Owners of Railroad Securities (Warfield Plan) for the return of the railroads.

In connection with the passage of the resolutions the executive committee called attention to the fact that more than nine million savings depositors in the 625 mutual savings banks of the country are interested to the extent of \$92.22 each, in the maintenance of the financial stability of the railroads, represented by their investment in railroad securities owned by the banks. These banks are non-capital stock institutions and are therefore owned by the depositors. They have aggregate resources equivalent to half the total of time and demand deposits of the 7,388 national banks of America.

The committee in giving out this statement stated that after careful consideration of the most conservative institution investors of the country, who have no thought other than the interests of the public, the resolutions were adopted, as follows:

Whereas, the solution of the problems of the railroads is the most important question now before the country, and the proper and permanent settlement of these problems is of vital importance to the Savings Banks Association of the state of New York, with 3,500,000 depositors in this state and hundreds of millions of dollars invested in railroad securities—upon the stabilization of which the credit structure of the country mainly depends; and,

Whereas, the Congress should now be informed not only of the magnitude of the investment of the Savings Banks of the state of New York but also that of the mutual savings banks throughout the United

States—which own approximately \$850,000,000 securities; and,

Whereas, the executive committee of this association has given great consideration to the many plans proposed in connection with the return of these properties to their owners, now being considered by the congress in extra session with a view to legislation affecting these properties, therefore,

Be it resolved:

1. That the Savings Banks Association, of the state of New York, through its executive committee, declares its opposition to either government ownership or government control and operation of the railroads for a period beyond that necessary for the enactment of legislation by the congress ensuring to the great interests represented by this association protection for the investment of millions of dollars of their depositors' money in the securities of the railroads of the country;

2. We realize that such legislation must protect alike the shipping interests of the country, the public, the employees and the owners; and we declare that no plan for the return of the railroads can be successful which has not due regard for the various interests concerned.

3. We are opposed to the upheaval either of credit or of business through attempting to reassemble the billions of dollars of existing railroad securities into the securities of larger railroad companies with the many legal complications and practical difficulties incident thereto in addition to the time necessary for the valuation of railroad properties in bringing about such enforced consolidations—the basis of such procedure.

4. We do not believe that the Interstate Commerce Commission, or any governmental regulatory body, can or will deal successfully with this subject unless specific directions, contained in an act of congress shall prescribe a definite rule for rate making, specifying the percentage return on the investment in the railroads, and with provision made for such additional return to the owners as shall preserve incentive.

5. We, therefore, after mature deliber-

ation, recommend to the congress the passage of an act embodying the Plan now before the congress proposed by the National Association of Owners of Railroad Securities—The Warfield Plan—which gives the necessary protection to the various interests concerned, and which among other fundamentals, all of which we approve, provides for a percentage return of not less than 6% on the aggregate investment in the railroads in each of the territories as now laid out by the Interstate Commerce Commission and known as the three classification territories of the country.

Be it further resolved, that a copy of these resolutions be forwarded to the members of the U. S Senate and House of Representatives from New York state; also to other members of the senate and congress and in such directions as may bring about the action we believe essential to the protection of these great interests we represent, and of the general public.

Los Angeles. — Documents stored in old city hall have been ravaged by rats; and "there is a constant menace from destruction by fire," says a local paper.

The July one number of the Pacific Mutual News is one wonderful number, picturing and portraying "The Trees and Forests of California," greatest where there's most for trees to drink.

The State Assurance Co., of England, represented by H. W. Fores, San Francisco, has \$2,712,415 assets, of which paid-up capital is \$350,000. Fire premiums, \$2,020,650; losses \$1,021,160, or about a 50 percent loss ratio.

The Montana legislature is in special session to consider extraordinary drouth conditions this season.

Wyndham Mederaft, examiner for the Rocky Mountain district of the Fireman's Fund, is on a trip through that territory, securing a personal view of hazards and physical conditions in addition to knowledge gained through inspection of daily reports.

## ONE THING AND ANOTHER

From a release blank form for sale in San Francisco I copy this ridiculous verbiage, concluding:

"I release and discharge . . . from all, and all manner of . . . which I or my heirs, hereafter can, shall or may have, from the beginning of the world to the date of these presents."

\* \* \*

Perlmutter and Potash were each, separately, in court, as narrated in recent legal Reporters coming to this office.

\* \* \*

Before you buy or trade in try the new car on a byway. Hit the bumps and the humps, dodge the stones and the stumps but ride fast over the lumps, the gutters and the tracks, and then "see how she stacks." Any old tin lizzie is all right on the state highway but even the "celebrated Alibright" car may disappoint you on the byway.

\* \* \*

"Carry on," is an English phrase which the great war has made all of us familiar with. It is used by Dickens in *Dombey & Son*. Captain Cuttle says to the bashful Toots, "Carry on!"

\* \* \*

The immortal Dickens wrote of the Veneerings that they had a bran-new house, bran-new furniture, bran-new friends and a bran-new baby. Of course Charles meant brand-new.

\* \* \*

We can forgive a genius anything, however; and I am not afraid to mention his speaking of "a stone cherubim," and of a wrecked ship's anchor floating ten thousand leagues away"—30,000 miles and floating, some distance and some anchor.

\* \* \*

Ignorance is the mother of Conceit, which in turn is the father of Intolerance. In other words, people are intolerant because they are conceited and are conceited because they are ignorant.

\* \* \*

The American Indemnity does not appear to be making money.

## Fires

Auburn, Cal., July 1.—Baxter Bros. butcher shop and the Columbia restaurant burned today. Loss \$4,000.

Los Angeles, 9.—During absence of family, home of E. Orenstein, 318 north Cummings street, burned.

Fruto, Cal., 5.—Some 2,000 acres of timber and pasture, including ten acres of wheat, near here, burned. Fire fought for twenty-three hours, by back-firing.

Brentwood, Cal., 8.—General fire destroyed Henry Jausse store, public library, postoffice and homes. Loss \$13,000.

Oakland, 7.—Fruitvale Mercantile Co. plant, destroyed today, with loss of \$4,000. At East 14th and Fruitvale av.

Stockton, Cal., 8.—Rindge & Pabst warehouse burned. Also 400 bales of hemp. Loss \$75,000.

Planada, Merced co., Cal., 3.—Bob Sheehy ranch had a wheat and barley field fire today, destroying standing and sacked grain valued at \$4,000.

Portland, 12.—Lewiston Milling Co. stable burned last night. Several exposure losses. Block Third to Second and East Oak to East Stark destroyed.

Campbell, Cal., 10.—Fire at the California canneries plant. Local firemen confined the fire to the tower.

Los Banos, Cal., July 9.—Tonight fire destroyed Miller & Lux grain warehouse, 50 x 350 ft., containing 12,000 bags of barley and 5,000 bags of feed. Loss \$80,000.

Chico, 8.—Some 25 acres of wheat, including 100 sacks of wheat, burned on Morehead ranch. Loss \$1,800.

Oroville, Cal., 21.—Fire starting in a Chinese restaurant burned eleven small buildings, including a two-story lodgery occupied by Japanese. Loss, \$13,000. Exposition building in danger.

Ono, Cal., 21.—170 acres of standing wheat burned today on M. B. Gill place.

Eorest Grove, Or., July 21.—Fire destroyed \$45,000 in business section. Aid from other towns save this town.

Vacaville, Cal., 18.—On A. D. Logan ranch six buildings burned.

Chico, Cal., 18.—Two buildings burned. Children playing with matches. Loss \$35,000.

San Jose, 12.—Ten tons of baled hay burned today.

Billings, Mont., 12.—On April 27 a fire of mysterious origin destroyed the plant of the W. E. Dowlin brick yard. A week ago the plant resumed operations. Today dynamite destroyed the machinery. Evidently an enemy is at work.

Martinez, Cal.—The Liberty grill has had its second fire within a few weeks.

San Anselmo, Cal., 10.—Fire of mysterious origin destroyed the contents and interior of the residence occupied by Richard Leach. Building is owned by Colonel Geo. H. Shadbourn of Berkeley.

Burlingame, Cal., 11.—The fire in the Cahalan plant did \$4,000 damage. Firemen's good work saved the plant.

Los Angeles.—Pacific Coast Biscuit Co plant, First and Pecan sts. burned.

Marysville, Cal., 21.—Union Oil plant burned today, with \$30,000 loss. Cause alleged static electricity.

Bakersfield, Cal., 21.—American Laundry Association plant burned. Loss \$35,900. Labor Temple damaged \$5,000.

Martinez, Cal., 8.—Live coals in the city dump—there are always some—set fire to the Standard Oil plant at the wharf tonight. Loss \$100,000.

Corvallis, Or., June 23.—Winkley creamery. No wind.

Billings, Mont., June 28.—Bad fire here today.

Santa Barbara faces a water famine.

Los Angeles having a new mayor, J. P. Yates, special for the London & Lancashire, has tendered his resignation as fire commissioner. P. S.—Mayor Snyder accepted and appointed a successor who knows naught about fires.



## LIFE

**The Summer Vacation Bugaboo**

Nobody will fail to admit that often in the summer season it is not so easy to keep one's energy at the top notch. It is not so easy, either, to keep one's enthusiasm at the boiling point, but the business is always at hand to be written by somebody, and each agent owes it not only to himself but also to his company, to keep the business coming in.

Yes, there are vacations, but everybody on your prospect's list does not go away at the same time and there are not many who are away from their usual routine for more than two weeks, therefore it is better to find out just when the people you are going to write expect to go away and then you have the extra incentive and argument to close their cases before the vacation starts.

Life insurance rates are cheaper in summer for some people than they will be later in the year, viz., those cases where the age changes about that time, compelling a higher premium if the insurance is not taken out promptly. What is more, there are numerous cases where the man who went away for his summer outing in perfectly insurable condition returns a few weeks later absolutely uninsurable. It may have been a sudden cold or fever or a hundred and one different causes, but facts are facts, and experience has shown that the prospect who delays taking life insurance now may be forever blocking any chance of taking out a policy.

From the standpoint of the agent the most important thing of all is to keep his own morale at the top notch. He cannot afford to let himself slip into easy going ways, just because the summer season is on. He may decide that for his own convenience that he needs a day or so off once in awhile. Let him take it by all means, but when he does come back on the job let him work twice as hard.

Some agents find that by taking Saturdays off during the warm spell they secure the benefits of a holiday which helps them in

their work and which does them more good than two or three weeks at one time. The chief thing is for each man to decide for himself as to the details of how his morale is to be kept up, for it must be kept up or the agent will be wasting his time and effort.—Mahattan Life.

**Handy Guide to Premium Rates**

Rates, applications and policies of American life insurance companies, 28th annual edition, 1919. Price \$3.00; thumb-indexed, \$3.25. The Spectator Company, 135 William street, New York.

There are over 1300 pages in this Handy Guide annual, but you can carry it in your coat pocket with comfort.

Hundreds of companies' policies' particulars. Here, for example—

Annual participation in profits, dividend options, guaranteed automatic premium loan and nonforfeiture benefits, extended insurance, paid up assurance, cash value; waiver of premiums if insured is totally and permanently disabled, with option of immediate payment in instalments.

Or this—

Travel accident contract:—agrees to pay beneficiary \$10,000 (in addition) should the insured suffer loss of life directly, independently and exclusively of all other causes from bodily injuries solely through accidental means, while a passenger in or on a public conveyance provided by a common carrier for passenger service.

And—

Trust agreement whereby the payee may elect to leave any proceeds of policy with the company and receive interest regularly, or may withdraw principal at any time, or convert it into an annuity.

The Mutual Life's 1919 total of new business will be very large—perhaps double the former limit.

Next month the club winners of an Illinois company will be rewarded by a trip to Pacific Coast cities to cool off. Los Angeles and San Francisco are included in the itinerary.

**Part II of Connecticut Insurance Report**

Life, Accident, Casualty, Etc., 1919. Burton Mansfield, Insurance Commissioner, Hartford. Report covers 1120 pages. One of the few standard state reports. 54th Annual.

In his address on "Insurance and Government Ownership" Mr. Mansfield said:

"Supervision has become a gigantic force concerning all interests to which it has come to be applied.

"I think myself in most instances it has overreached itself.

"I think it has gone too far sometimes, and our inclination has been to extend its operations in matters of detail much beyond what is good for the interests involved or is absolutely necessary for the governments concerned."

Well said!

But the commissioner might well have added that in Great Britain where there is no government supervision the failures and the frauds are far fewer than in this collection of too much governed states more dependent than independent.

Of war mortality the commissioner's statistics indicate that the life companies suffered a 6 percent increase of their mortality.

Sixteen life companies volunteered information as to their influenza experience. This more-than-war destructive epidemic increased their mortality about 25 percent, up to January 1 of this year. Are we to expect a similar increase this year?

Only five companies were able to give their increase for the full influenza period.

The minimum increase was 37 percent and the maximum was about 100 percent.

The statements of 1919 will also show increased death rates; and some companies will retire.

The life companies, ordinary and industrial, show large gains in premiums but larger gains in "paid policy holders!"

Significant! Dividends will probably be reduced this year.

Companies increased their assets \$455,475,251, but increased their liabilities about \$21,000,000 more than this gain. Corresponding loss in the surplus in a time when it should be increased!

Accident and health premiums were about the same as in previous year.

Liability premiums gained about \$11,000,000.

Workmen's compensation premiums gained \$33,500,000.

Fidelity-surety, and plate glass and burglary gained about \$1,200,000 each.

Workmen's collective fell off.

Auto and teams property premiums advanced from \$11,000,736 to \$11,574,298.

As a whole, business was very profitable. These grand totals are substantially those of the whole country.

The Japanese government is not spending any money in Washington nor advertising in any American newspaper this summer.—Redwood Logger.

Hurrah for Mothers-in-Law's Day!

**California Life Insurance in Force—  
Hundreds Omitted**

	In Force Jan. 1, 1919	In Force Jan. 1, 1918
Aetna . . . . .	\$ 27,347	\$ 24,242
American Nat'l A. . . . .	367	403
American National . . . . .	670	645
Bankers' Life . . . . .	25,257	25,544
California State . . . . .	16,230	16,413
Columbian Nat'l . . . . .	2,990	2,778
Conn. General . . . . .	296	216
Connecticut Mutual . . . . .	8,670	8,401
Continental . . . . .	2,331	1,683
Equitable, N. Y. . . . .	69,431	62,926
Equitable, Ia. . . . .	487	282
Fidelity . . . . .	5,754	5,745
Guardian . . . . .	6,603	6,172
Great Republic . . . . .	4,611	4,363
Home . . . . .	4,643	4,636
International . . . . .	1,284	1,077
Kansas City . . . . .	74	
Manhattan . . . . .	1,806	1,870
Maryland . . . . .	137	
Massachusetts . . . . .	9,736	8,866
Metropolitan . . . . .	58,798	52,032
Missouri State . . . . .	3,092	2,822
Mutual of N. Y. . . . .	61,648	50,007
Mutual Benefit . . . . .	26,123	24,346
National . . . . .	7,696	7,165
National of U. S. A. . . . .	4,227	4,117
New England . . . . .	13,510	13,226
New World . . . . .	958	1,027
New York . . . . .	102,188	90,512
Northwestern . . . . .	57,896	55,279
Northwestern Nat'l . . . . .	752	585
Occidental . . . . .	14,448	3,037
Pacific Mutual . . . . .	56,772	52,547
Penn . . . . .	28,946	27,880
Phoenix . . . . .	9,189	8,433
Provident . . . . .	16,955	14,872
Prudential . . . . .	36,228	31,714
Reliance . . . . .	4,139	3,807
Security of Am. . . . .	673	707
State . . . . .	7,541	6,143
Travelers . . . . .	25,203	22,532
Union Central . . . . .	15,581	14,368
Union Mutual . . . . .	4,757	4,943
West Coast-San Fran . . . . .	19,365	18,296
Western States . . . . .	15,735	15,661
Western Union . . . . .	919	1,067
	<b>\$782,086</b>	<b>\$721,413</b>

**California Life New Business**

	1918	1917
Aetna . . . . .	\$6,529,928	\$5,959,109
American National . . . . .	214,119	86,778
Amercan NB't'l A . . . . .	34,482	86,778
Bankers, Des Moines . . . . .	3,083,018	4,397,599
California State . . . . .	3,783,001	6,020,833
Connecticut General . . . . .	97,296	94,339
Connecticut Mutual . . . . .	1,144,454	923,551
Columbian National . . . . .	533,774	487,520
Continental . . . . .	961,584	595,385
Equitable . . . . .	11,706,210	10,334,408
Equitable, Ia. . . . .	323,061	269,980
Fidelity . . . . .	740,189	678,654
Great Republic . . . . .	971,024	1,650,029
Guardian . . . . .	849,900	687,600
Home . . . . .	404,372	535,495
International . . . . .	397,488	256,930
Kansas City . . . . .	74,500	
Manhattan . . . . .	130,750	179,550
Massachusetts . . . . .	1,741,817	1,556,166
Maryland . . . . .	137,000	
Metropolitan . . . . .	11,325,428	13,439,031
Missouri State . . . . .	746,953	1,065,581
Mutual Life of N. Y. . . . .	6,477,036	5,201,277
Mutual Benefit . . . . .	2,973,010	2,476,957
National Life, U. S. . . . .	753,289	1,250,960
National, Vt. . . . .	1,036,930	935,017
New England . . . . .	1,688,205	1,538,738
New York Life . . . . .	19,027,549	18,227,255
New World . . . . .	119,766	244,564
Northwestern . . . . .	4,167,140	4,820,140
Northwestern Nat'l . . . . .	253,254	84,675
Occidental . . . . .	3,939,830	4,439,717
Pacific Mutual . . . . .	8,273,011	6,210,516
Penn . . . . .	2,823,815	3,139,141
Phoenix . . . . .	1,500,213	1,540,612
Provident . . . . .	3,793,191	3,656,785
Prudential . . . . .	7,258,403	6,882,609
Reliance . . . . .	773,000	1,241,968
State . . . . .	2,235,766	1,937,176
Security . . . . .	97,838	142,939
Travelers . . . . .	4,310,747	4,658,811
Union Central . . . . .	2,821,030	2,746,317
Union Mutual . . . . .	329,679	510,906
West Coast S. F. Life . . . . .	3,264,600	3,673,503
Western States . . . . .	2,316,303	3,951,610
Western Union . . . . .	249,754	605,270
Total . . . . .	<b>\$126,412,824</b>	<b>129,812,411</b>



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**AMERICAN WIDOWS**

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Did it ever occur to you that nearly all boardinghouse-keepers are widows whose husband left them no life insurance?

Do you want your widow to keep boarders, that she may feed your children?

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**PREPAREDNESS**

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Life insurance is preparedness for a certain event.

Workmen's compensation insurance is preparedness for a probable accident to employees.

Casualty insurance is preparedness for a not improbable casualty damaging material things.

Accident insurance is preparedness for the unexpected happening to a person.

Fire insurance is preparedness for possible and unpreventable damage by fire.

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**ORIGIN OF FIRE EXTINGUISHING**

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Since the beginning of humanity there have been methods of putting out fires, with green bushes, green skins, with sand and dirt and ashes; with water carried in water-tight baskets, in clay vessels; in hollow logs; in buckets, in tubs, in barrels. In recent times the wit of man has devised pumps and forced water in small streams, directed at first a few feet, and now hundreds.

There never was a time without fire; nor a time when it was not preserved in fallen forests, in smouldering peat, in coal or rotten wood burning spontaneously and smothering beneath wet soil and fallen leaves in heaps. With the first dawn of reason fire was started with clashing flints, and with rubbed sticks in imitation of the tree boughs in high winds.

The creation of fire suggested to the most primitive mind the need of its control and extinction with means ready or placed near at hand. The water-carrier was the first fireman; the syringe was the first fire engine. The first family was the first fire company.

Not until men lived in large towns was there any cooperation in fire protection; and as these towns long preceeded written history we know nothing of the first organized prevention and control of house

fires. We may assume that when mankind left their caves and built huts of wood and clay and adobe they agreed upon an alarm and stored water for use in case of fire. Probably, too, they had hooks and ladders; and beat the life out of anybody caught setting fire to their homes or food stores.

Centuries before Cæsar the people of Rome were required by law to keep ready in their homes "a patent fire extinguisher"; and no doubt ancient Egypt and Assyria and Babylon had police regulations and ordinances concerning fires and fire-fighting. "There is nothing new under the sun." Emperor Augustus posted throughout Rome thousands of soldiers to fight fires.

The first known fire engine was invented and used in Egypt over 2,000 years ago. There was little improvement on this engine for 1,700 years. Then came fire hose, invented by Dutchmen, and hand fire engines, which were steadily improved, and were in general use until the recent 60's. The steam fire engine dates back only ninety years, and it required thirty years to win general favor.

Volunteer firemen with hand engines fought the introduction of steam fire engines, and the latter "scrapped" the former only when several hand engines could not equal in service one steam fire engine. There were contests as to which could throw the farthest and highest steam, and as to the ability of the steamer to pump several hand engines dry, despite the back-breaking work of the latter's enthusiastic firemen who disliked to abandon their machines and organizations.

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Driver of automobile who exceeds speed limit of the law and kills a human is guilty of involuntary manslaughter.

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Taking goods in part or whole payment of a premium has been ruled a violation of the anti-rebate laws.

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We are glad to note that the Chronicle of San Francisco takes the position which we did some months ago, to-wit: that heavy state and federal inheritance taxes destroy active capital—dissipate labor-giving funds—and "the national capital is by so much reduced." Large inheritance taxes hasten the nation to unemployment and bankruptcy.

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Why doesn't Sammy Untermeyer, the regulator, go to the insurance companies and get his facts? First thing he knows he will be given a federal office.

## SAN FRANCISCO DEPARTMENT FIRE BUSINESS

### By Companies, Agencies and Departments.

(This Compilation is original with the Coast Review.)

#### WHERE THE COMPANIES WRITE.

The figures in this compilation of Coast business by agencies and departments, written in San Francisco, represent the business of states and territories (as per numbers), as follows:

- |                |                       |
|----------------|-----------------------|
| 1. CALIFORNIA, | 10. COLORADO,         |
| 2. OREGON.     | 11. NEW MEXICO        |
| 3. WASHINGTON, | 12. HAWAII,           |
| 4. IDAHO,      | 13. ALASKA,           |
| 5. MONTANA,    | 14. BRITISH COLUMBIA, |
| 6. UTAH,       | 15. PHILIPPINES,      |
| 7. NEVADA,     | 16. MEXICO,           |
| 8. ARIZONA,    | 17. ALBERTA,          |
| 9. WYOMING.    | 18. SASKATCHEWAN.     |

Companies and Agencies	San Fran Prem's	—Coast—		Ratio Percent
		Prem's Rec'd	Losses Incur'd	
1 Fireman's Fund—H. P. Blanchard, Sec.				
1 1918 . . . . .	\$156,875	\$2,521,992	\$777,901	30.9
1 1917 . . . . .	124,449	1,830,705	514,585	28.1
1 1916 . . . . .	107,997	1,522,175	589,428	38.7
1 1915 . . . . .	97,466	1,405,543	788,479	56.1
1 1914 . . . . .	97,254	1,255,982	627,795	49.9
Writes in 1 to 14 inclusive and 16, 17. Also in Texas and Arkansas				
2 California—Geo. W. Brooks, Sec.				
2 1918 . . . . .	84,036	682,815	208,858	30.5
2 1917 . . . . .	79,522	545,372	161,425	29.6
2 1916 . . . . .	69,525	448,524	178,563	39.8
2 1915 . . . . .	71,285	446,673	220,477	49.3
2 1914 . . . . .	86,399	471,730	218,807	46.3
Writes in 1 to 18 inclusive, excepting 11, 15, and 16.				
3 Vulcan Fire—A. Hodgkinson, Sec.				
3 1918 . . . . .	11,757	230,266	79,431	34.4
3 1917 . . . . .	12,111	187,351	66,371	35.4
3 1916 . . . . .	9,289	170,191	71,982	44.3
3 1915 . . . . .	8,472	103,452	55,839	53.9
3 1914 . . . . .	5,054	88,218	43,532	49.2
Writes in 1 to 10 inclusive, in 12 and 14.				
4 Home Fire and Marine—H. P. Blanchard, Secy.				
4 1918 . . . . .	38,545	209,107	29,134	13.9
5 Capital Fire—J. F. Landis, Sec.				
5 1918 . . . . .	8,563	121,411	34,290	28.2
4 1917 . . . . .	5,130	63,411	35,461	55.9
4 1916 . . . . .	5,639	67,454	33,507	49.6
4 1915 . . . . .	7,933	68,414	42,614	62.2
4 1914 . . . . .	7,758	56,325	45,971	81.6
Writes in 1 to 14 inclusive, and 16, 17, 18. Only 1, 5 and 11 direct.				
6 Pacific National				
6 1918 . . . . .	2,202	46,615	7,190	15.4
5 1917 . . . . .	1,591	24,673	8,379	34.0
5 1916 . . . . .	852	20,197	4,802	23.7

#### SAN FRANCISCO GENERAL AGENCIES AND DEPARTMENTS.

Companies and Agencies	San Fran. Prem's	—Coast—		Ratio Percent
		Prem's Rec'd	Losses Incur'd	
1 Rolla V. Watt — Royal, Queen, Newark Fire				
1 1918 . . . . .	\$190,031	\$2,451,068	\$818,930	33.4
1 1917 . . . . .	191,585	2,058,633	748,419	36.5
1 1916 . . . . .	162,402	1,751,504	717,148	40.9
1 1915 . . . . .	181,898	1,745,731	932,602	53.4
1914 . . . . .	191,930	1,773,776	867,556	48.0
Write in 1 to 8 inclusive and 11, 12 and 13.				



Companies and Agencies	San		—Coast—		Ratio. Percent
	Fran Prem's	Prem's Rec'd	Losses Incur'd		
2 Dixwell Hewitt—Hartford Fire, Sterling Fire.					
2 1918 . . . . .	159,728	2,284,016	912,364	39.9	
2 1917 . . . . .	157,265	1,925,521	732,964	38.0	
2 1916 . . . . .	150,271	1,711,912	823,344	48.0	
4 1915 . . . . .	150,241	1,344,317	727,374	54.1	
3 1914 . . . . .	144,799	1,424,275	675,770	47.4	
Write in 1 to 8 inclusive, 12, 13 and 14.					
3 Geo. H. Tyson—Great-American, Phoenix of Hartford, American Alliance, Equitable F. & M., Protector Underw.					
3 1918 . . . . .	117,897	1,895,599	558,725	29.4	
3 1917 . . . . .	124,674	1,706,821	511,891	29.9	
4 1916 . . . . .	117,971	1,440,788	487,668	33.5	
3 1915 . . . . .	114,546	1,401,746	685,958	48.9	
4 1914 . . . . .	127,385	1,356,652	671,172	49.4	
Write in 1 to 8 inclusive and also in 12, 13 and 14.					
4 W. W. Alverson—North River, U. S. Fire, New Brunswick Merchants, N. Y., New Jersey, Richmond, United British.					
4 1918 . . . . .	131,282	1,656,045	795,674	48.0	
4 1917 . . . . .	113,536	1,701,353	584,934	34.3	
5 1916 . . . . .	96,913	1,212,420	380,382	31.3	
Write in 1 to 16 inclusive except 10.					
5 Willard O. Wayman—National, Colonial, Mechanics & Traders.					
5 1918 . . . . .	78,478	1,526,594	394,757	25.8	
8 1917 . . . . .	86,282	1,225,882	363,310	29.6	
1916 . . . . .	84,500	1,142,521	397,986	34.8	
Writes in 1 to 14 inclusive.					
6 A. A. Maloney—American Eagle, Continental, Fidelity - Phenix.					
6 1918 . . . . .	169,510	1,521,622	589,808	38.8	
5 1917 . . . . .	175,827	1,661,699	691,395	41.6	
Write in . . . . .					
7 James C. Johnston—Ins. Co. of North America, Alliance, Yorkshire, Northern of N. Y. (Now McC. Kelly)					
7 1918 . . . . .	147,314	1,520,251	568,078	37.3	
6 1917 . . . . .	138,866	1,333,648	544,110	40.8	
7 1916 . . . . .	102,054	932,893	294,929	31.6	
15 1915 . . . . .	82,967	643,049	341,192	53.1	
14 1914 . . . . .	9,250	8663,958	312,722	47.0	
Write in 1 to 8 incl., 10, 11, 12, 13 and 14.					
8 Berdan & Osborn—North British & Mercantile, Commonwealth and Mercantile of America, Pennsylvania					
8 1918 . . . . .	102,525	1,514,399	510,987	33.7	
1917 . . . . .	115,833	1,494,128	518,552	34.7	
1916 . . . . .	76,692	919,875	355,434	38.6	
1915 . . . . .	88,828	905,684	404,816	44.7	
1914 . . . . .	99,881	826,223	404,472	48.9	
Write in all Pacific west of U. S.					
9 W. H. Breeding—Ætna, Ætna Underwriters.					
9 1918 . . . . .	188,709	1,505,522	471,571	31.3	
7 1917 . . . . .	203,748	1,333,444	489,978	36.7	
6 1916 . . . . .	190,792	1,128,851	335,834	29.7	
5 1915 . . . . .	181,261	1,109,714	561,970	50.6	
5 1914 . . . . .	193,466	1,088,433	488,288	44.8	
Writes in 1 to 8 inclusive, 12, 13.					
10 Edward Brown & Sons—Svea, Agricultural, Globe & Rutgers, Hamilton Fire, Globe Und. Ag'cy.					
10 1918 . . . . .	93,691	1,411,302	433,056	30.6	
9 1917 . . . . .	81,540	1,147,416	321,035	27.9	
9 1916 . . . . .	73,126	927,477	395,915	42.9	
7 1915 . . . . .	85,309	901,743	466,662	51.7	
8 1914 . . . . .	93,563	908,238	461,739	50.8	
Write in 1 to 10 inclusive, 12, 13, 14, 16.					

☞ For individual companies' figures see main part of Chart, at end of lines.

## LIFE.

—

**Mutual Life Insurance Company of  
New York**

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Dividends paid to policyholders of the Mutual Life of New York last year again exceeded \$19,000,000.

Assets increased about \$40,000,000.

Insurance in force gained some \$88,500,000. The grand total was \$1,861,882,000 on January 1 and is now over \$1,900,000,000.

Assets are now about \$700,000,000, of which some \$90,000,000 is surplus.

There are about 815,000 policies in force. A great army of policyholders!

Premium receipts are some \$1,350,000 a week; total income weekly is about \$2,000,000.

The Mutual Life pays very nearly \$1,500,000 a week to its policyholders.

Every week its payments to policyholders exceed the premiums received from them! This is a great record.

Nearly half of the company's payments to policyholders are in payment of death claims.

For the past thirteen years the Mutual Life has been writing all its business on the eminently safe basis of 3½ percent interest earned.

A very great life insurer and financial institution indeed.

—

An increasingly large business is being done on the Pacific Coast, notably in California, by the Mutual Life.

In San Francisco the company has headquarters in the heart of the financial and insurance district, with a handsome suite of offices in the Alaska Commercial building, where Manager W. L. Hathaway is in charge, with a trained staff of successful producers.

## A Question in Corporation Insurance

**Hypothetical Case.** A corporation insures the life of an official or employee to indemnify itself against loss in case of the insured's death, the corporation paying the premiums. The right to change the beneficiary is of course not reserved by the insured. Afterward the insured leaves the employ of the company, going to work for another organization, but the company continues the insurance in force by payment of premiums as they accrue. Can it later collect the proceeds of the policy upon the death of the insured?

**Answer.** A corporation has an insurable interest in the life of an official or employee where the services are such as to result in loss to the company in case of his death. The policy, therefore, in the case suggested is valid at its inception. It is a general rule of law, with statutory exceptions or adverse decisions in very few states, that when a life insurance policy is valid at its inception it will remain valid, and the beneficiary may maintain the insurance in force for his own benefit by payment of accruing premiums even after his insurable interest in the life of the insured may have ceased. This will be true whether the beneficiary is a corporation or an individual. In the case suggested, therefore, the corporation can collect the proceeds of the policy at the death of the insured.—Mutual Life Points.

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The man who has passed the meridian of life should jump at the chance to get life insurance, for his chance of survival is like that of a soldier going into a modern battle.

—

The late Gov. Lister of Washington was insured in the Northern Life of Seattle under a 17-pay life, 20 percent coupon dividend, with accident and health. Policy was paid on second day after death.

—

Death claims of the Occidental of New Mexico more than doubled last year, rising to 35 percent of the premiums, as compared with about 20 percent in 1917.

New business fell off about \$446,000. The new amounted to \$2,628,736; the gain in force was \$628,584. Surplus declined.

**MISCELLANEOUS****May Recover for Pain in Arizona**

That the Arizona Employers' Liability Act allows compensation to be made as in tort cases, so that an injured workmen may recover for pain suffered, does not render the act invalid, for pain is as much a part of the workman's loss as the loss of a limb or other member, and, while the actual pain may not be shifted it may be compensated for (Per Mr. Justice Holmes, Mr. Justice Clarke, and Mr. Justice Brandeis.)—39(U.S.) S.C. 553

**Industrial Accident Commission of California**

Under amended laws the claim payable period has been reduced from 10 to 7 days.

It is presumed in the case of employees under 16 that injury was not caused by serious and willful misconduct.

Self-insurers must pay to state fund in life pension cases

It is a misdemeanor not to report a fatal injury.

**Liquor Burglaries**

Already there are reports of burglaries to obtain liquors now worth from \$10 to \$50 a bottle. There will be more until the bootleggers get to work in California as in other states.

Present rates are thought too low (\$20 a \$1,000), and some insurers decline the risk and will not renew liquor and wine and beer policies.

Fifty-four percent expenses and forty-eight percent losses paid, total 102, is the poor record of the Bankers Accident; but it paid 12 percent dividends to clamorous stockholders and let its surplus fall with a thud from \$36,352 to \$17,261.

The B. A. is on its way.

Loss claimants of the late Guardian Casualty are in despair. The stockholders are not keeping their promises.

**Keep Your Policy Dry**

Holdups and bank robberies are increasing and will continue to increase. Generally the robbers are dope or booze fiends and will not hesitate to steal, break into houses, and commit murder if necessary, for plunder or money to pay the high prices for opium, cocaine or strong drink to which they are accustomed. Burglaries of whole cellarfuls of wine and beer are reported.

**Good Chance**

Bound volumes of Coast Review, 1903 to 1909 inclusive for sale. Includes several years before great fire, copies that are very scarce.

**Argus Casualty Chart**

All the various classes of business, including credit and health. A ten years' record. By the Herald-Argus Co., Atlanta, Georgia. Price 25 cents.

Gives details by classes, besides general experience. Gives liability reserves and aggregate experience, and reserve for unpaid compensation claims and experience to December 31, 1918. Net results, and aggregate results of all companies combined. An excellent chart.

For many years the American Credit Indemnity has averaged over 100 percent losses and expenses.

The Western Indemnity since organized has an apparent margin of eight percent to the good, without considering unearned premiums and unpaid liability claims. The capital has been reduced from \$500,000 to \$300,000.

The United States Fidelity & Guaranty shows an underwriting profit yearly.

Union Health & Accident of Denver had these loss and expense ratios combined:  
1912, 101; 1913, 102; 1916, 103; 1918, 107.

President J. B. Levison, of the Fireman's Fund Insurance Company, left July 18th with his wife and two sons for a motor trip through the Sierras. He will be away for ten days.



## SUN INSURANCE OFFICE

### Large Gains in Assets, Surplus, Reinsurance Reserve and Premiums

The oldest insurance company in the world, the Sun of London (which does no life business), presents a statement of January 1, 1919, showing \$32,691,408 total resources with some \$14,000,000 surplus, for the protection of its policyholders. This is a gain of about \$1,250,000 in the past year, a gain which was virtually all invested in home, dominion and American government securities. Of the total securities, \$5,373,300 is thus safely invested.

Much new business is indicated by the 20 percent increase in reinsurance reserve and the gain of nearly \$1,800,000 in premium income. The total income increased over \$2,000,000.

The Sun's loss experience was very favorable, the ratio to premiums being only 42 percent.

The excess of income over outgo was nearly \$2,300,000. There was a very handsome underwriting profit, which was added to the surplus. Income from investments was considerably more than the dividends paid to the stockholders of the company.

This 200-year-old British company is very prosperous. It has a record second to none in the prompt and full payment of great conflagration losses.

In this country the Sun has established an enviable reputation by its liberal dealings with claimants and policyholders generally. It has some \$6,000,000 invested in the United States. In the past year the American branch premiums increased some

\$1,100,000 and the reinsurance reserve gained accordingly.

The Sun's American business is of a good class and yields an underwriting profit. On this Coast this old company is represented by C. A. Henry as general agent. He increased its business in this field last year more than 17 percent, and as usual had a low loss ratio.

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### Out

The fire and marine section—Part I—of California Insurance Report is out. Part II will be out this week.

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### Fireboats

When San Francisco built two fireboats for harbor use the state government promised to pay its share of the yearly cost of maintenance. It was a "gentlemen's agreement" which has never been kept, though the boats protect government and transbay waterfront properties.

The city needs money so badly now (and will be broke on September 1), because of loss of revenue from lawful sales of stimulants, that both fireboats may be put in "cold storage" and reliance be placed on the high pressure system.

Sale or lease of the fireboat David Scanell has been recommended by the San Francisco fire commissioners. The other boat (Dennis T. Sullivan) will be kept in commission, for the present at least.

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### Quarter-Million Loss

Torrance, Cal., July 27.—Torrance Glass Works plant burned to-day. Large amount of plate glass included. Fire from long idle furnace ignited woodwork.

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Dear Friend—I hear your husband has cases enough to keep him busy for two years.

Lawyer's wife—Two years? my dear, dont tell a soul; but he has enough in our cellar to keep him as busy as he usually is for the rest of his life.—Express.

 The **SUN INSURANCE OFFICE** is the **OLDEST** Insurance Company in the World

The "SUN" is now in the 210th Year of Its Existence—It is the Only Insurance Company  
in the World That Has Transacted Business Continuously for  
More Than Two Centuries

# Sun Insurance Office

OF LONDON

**TWO HUNDRED AND TENTH YEAR---FOUNDED IN 1710**

**Subscribed and Guaranteed Capital - \$12,000,000**

**TOTAL RESOURCES, . . . . \$32,691,408**

Statement of the Condition and Affairs of the Company for the Year Ending Dec. 31, 1918

## ASSETS

Railway and Other Stocks and Bonds . . . . .	\$ 6,239,845
Mortgages . . . . .	659,192
Government Securities . . . . .	5,373,300
Real Estate Owned . . . . .	4,742,136
Branch and Agency Balances and Due by Other Offices . . . . .	3,365,412
Bills Receivable and Other Assets . . . . .	554,249
Cash in Bank and on Hand . . . . .	2,157,273
<b>TOTAL CASH ASSETS . . . . .</b>	<b>\$23,091,408</b>

## LIABILITIES

Reinsurance Reserve . . . . .	\$ 5,501,926
Outstanding Losses . . . . .	1,833,806
Due Other Offices . . . . .	975,549
Branch and Agency Balances . . . . .	114,137
All Other Liabilities . . . . .	674,230
<b>Total Liabilities . . . . .</b>	<b>\$ 9,099,648</b>

**SURPLUS . . . . . \$13,991,760**

## INCOME

Net Premiums Received . . . . .	\$ 11,003,852
Interest, Rents and Other Sources . . . . .	956,405
<b>TOTAL INCOME . . . . .</b>	<b>\$11,960,257</b>

## EXPENDITURES

Losses Paid . . . . .	\$ 4,625,181
Commissions, Expenses, Taxes, Etc. . . . .	4,331,984
Dividends . . . . .	630,000
<b>TOTAL EXPENDITURES . . . . .</b>	<b>\$9,687,165</b>

**Pacific Department**—Embracing California, Nevada, Arizona, Utah,  
Oregon, Washington, Idaho, Montana, Hawaii, Alaska & Yukon Territory.

**CARL A. HENRY, General Agent**

**SUN BUILDING**

Northwest corner **SACRAMENTO** and **SANSOME STS.**, San Francisco

## SPECIAL AGENTS:

LOS ANGELES—JAMES F. BOYLAN  
SPOKANE—P. E. GEROULD

PORTLAND—E. R. THOMPSON  
SAN FRANCISCO—J. N. WATERS





**Fireman's Fund Notes**

The Durham Colony is composed of farmers who are working their land under the direction of California agricultural experts, and on finances furnished by the state at low interest rates. The Durham plan has been very successful and is now receiving nation wide attention as a possible means of supplying employment for discharged soldiers.

The automobile, marine and city fire department now occupy the first floor. The general fire department and the private offices are on the second floor, and the accounting department is on the third floor. Convenient arrangements for files, purchasing, and supply department have been installed in the basement.

Nothing could show more graphically how the Fireman's Fund has grown than the way every inch of space in this once ample building is now being utilized, and in fact a portion of the mezzanine floor of the Insurance Exchange Building is also occupied by the company.

**Sued**

The C. B. Sloan corporation, San Francisco, is being sued by the New York Plate Glass for premiums alleged due.

Suit is based on a transaction at Portland a year ago.

Alaska natives perished in the southwest in astounding numbers during the recent epidemic of the influenza. South Africa is now suffering from it. Our physicians are looking for a recurrence of this cruel epidemic next winter, and also for an unusual number of cases special throat complications, with fatal terminations. We advise a special treatment with life insurance.

Airplane passenger service between Los Angeles and Catalina island, and between San Francisco and Marin county, is promised soon.

Avalon, Cal., 27.—Delicatessen kitchen caught fire. The flames extended to four places.

# The Pacific Mutual Life Insurance Company

of California

*The Only Old Pacific Coast Company*

**Offers SUPERIOR OPPORTUNITIES  
to High Class Salesmen**

**See for an Agency Contract in California**

*Managers for Life Department*

*Managers for Accident Department*

**KILGARIF & BEAVER,**

**F. A. STEARNS,**

Shreve Building, San Francisco

Shreve Building, San Francisco

**JOHN NEWTON RUSSELL, Jr.**

**The PASCHALL-JONES CO.**

Pacific Mutual Bldg., Los Angeles

Story Bldg., Los Angeles

**Paid-for Life Insurance. \$208,647,520.00**



**FOUNDED 1868**

**Assets**

**\$45,432,695.61**

**Capital and Surplus**

**\$5,039,328.50**

### Fidelity & Casualty

Manager Bosworth of the California department of the Fidelity & Casualty informs us that his company is doing an increasing business in this field. In fact, "business is booming," like all other kinds.

### 5 Per Cent Peace Bonus

Manager Harry Smith of the Law Union & Rock and the Union Assurance has received instructions from London to pay all employees of the companies here a 5 per cent salary bonus. These and other British companies are paying bonuses to all of their employees, the world over, in honor of or as a part of the great Peace Celebration.

### Employers' Liability

In the days when the Employers' Liability pioneered the business in which it is still at the top, this class of insurance had not come under the denomination of workmen's compensation, by which it is now distinguished the world over. We well recollect the interest aroused by the start of the Employers' Liability nearly forty years ago, when those who witnessed it never dreamed of the greatness of the sound success which it is to be wished its founder might have lived to see even more fully developed than when he died, soon after his retirement.—Insurance, Cape Town.

### Items

Personal.—J. M. Kilgariff of Kilgariff & Beaver Inc. has fully recovered from his recent indisposition. He informs us that the Pacific Mutual Life is writing a very largely increased amount of new business in his department, as well as elsewhere.

Manager Breeding has returned from a visit East, where he attended the 100th anniversary celebration of the Aetna, at the home office in Hartford.

Special Agent McIntyre of Los Angeles, where he represents the Evans companies, has resigned, to accept the general agency of the Pacific Fire and the Merchants Fire at San Francisco, it is said.

Here is a new hazard indeed. Every peeson will have to carry accident insurance hereafter, young and old. A dirigible balloon, circling over Chicago, caught fire and fell through a skylight into a bank and the heavy engine killed about a dozen persons and injured more. Innocent people are being hurt and killed in race and labor riots.

The best argument for life insurance is the certainty that the policy will become a death claim and the uncertainty of the maturity.

### The Pluvius Policy

With the return of peace conditions, Pluvius insurance policies are once more attracting attention. People are determined to get a much needed holiday after the long strain of the war and cannot afford to run the risk of incurring the heavy expenses of travel and hotel bills only to find that the treacherous British climate has ruined their vacation. The war interrupted this form of insurance activity when it was just beginning, but there is now obviously much scope for its development.

The scheme, as worked out by the Excess Insurance Company, gives a choice of three rates. Insurance is given for a week against the prospect of there being more than two days rain amounting in each day to 0.2 of an inch or more. For this the premium is one eighth of the compensation.

A second policy provides for a payment for the second and every additional rainy day on which the rainfall amounts to 0.15 of an inch or over.

Under the third policy it is possible to insure against a rainfall of 0.2 of an inch of rain on any specified day or number of days, the cover being five times the premium.—Insurance Journal, London.

St. Helena, Cal., 28.—Five buildings in the business district burned today, with loss of \$35,000. High wind threatened entire town for two hours. Fire started in blacksmith shop of H. Jelinski.

Buy War Stamps this day and next day.

# Queen

Insurance Company  
Of America, N. Y.

ASSETS, (JAN. 1, 1919)	\$ 14,457,150
NET SURPLUS,	4,660,450

Gross Assets <sup>JAN. 1</sup> 1919 \$142,280,242

Fire & Marine Assets 68,320,967

Net Surplus - - 22,627,938

Transacts Largest FIRE  
Insurance Business of any  
Company in the World



## Newark Fire Insurance Company

ESTABLISHED 1811

ASSETS, - - - - - \$2,777,425.00

SURPLUS TO POLICYHOLDERS, - 1,055,592.00

**ROLLA V. WATT, Pacific Coast Manager**

**FREDERICK B. KELLAM, Asst. Manager**

**H. R. BURKE, Asst. Manager**

ROYAL INSURANCE BUILDING, SAN FRANCISCO

**SPECIAL AGENTS**—Frank M. Gilcrest, J. K. Urmston, J. B. Walden, D. L. Stewart, C. D. Gabrielson, E. P. Eldred, J. H. Banks, F. J. Perry, R. S. Folger, Matt B. Evans, W. H. Ticknor, J. H. Martin, C. A. Luhrs (automobile).



**"Unexcelled Service to Agents and Policyholders."**

**ELBRIDGE G. SNOW, President**

***Organized 1853***

# **THE HOME INSURANCE COMPANY NEW YORK**

Cash Assets, January, 1919,	\$50,291,005.74
Cash Capital . . . . .	6,000,0000.0
Liabilities . . . . .	29,034,302.14
Net Surplus . . . . .	15,256,703.60
<i>SURPLUS as Regards Policyholders . . .</i>	<i>21,256,703.60</i>

## **FIRE AND ALLIED BRANCHES OF INSURANCE**

Fire, Lightning, Automobile, Explosion, Hail, Marine (Inland and Ocean), Parcel Post, Profits and Commissions, Registered Mail, Rents, Rental Values, Riot and Civil Commotion, Sprinkler Leakage, Tourists' Baggage, Use and Occupancy, Windstorm, Full War Cover.

**STRENGTH**

**REPUTATION**

**SERVICE**

OTHER AMERICAN COMPANIES

CAPITAL, NET SURPLUS, YEAR ORGANIZED,	FINANCIAL CONDITION					INCOME			EXPENDITURES			RATIOS		PACIFIC DEPT.		
	JANUARY 1st.	GROSS FIRE ASSETS	LIABILI- TIES	SURPLUS AS TO POLICY- HOLDERS	REINSUR- ANCE RESERVE	NET PREMIUMS RECEIVED	TOTAL INCOME	TOTAL EXPENDI- TURES	LOSSES		EX- PENSES	LOSSES TO PREMIUMS	EXP'S TO PREMIUMS	PREMI- UMS RECEIVED	LOSSES PAID	LOSS RATIO
<b>AETNA</b>	1919	32,074,778	18,170,745	13,904,033	\$	18,313,816	19,514,524	16,854,046	\$	8,807,806	6,833,944	48.1	37.3	1,505,522	458,021	30.4
Hartford, 1819	1918	29,852,186	16,290,218	13,561,968	13,391,901	18,475,954	19,543,358	15,257,677	8,315,415	5,942,262	45.0	32.2	1,333,444	465,203	29.9	
Capital . . . . \$5,000,000	1917	26,706,547	13,203,222	13,503,325	11,165,387	13,510,598	14,004,116	12,633,799	6,874,812	4,758,987	50.8	35.2	1,128,851	338,142	29.4	
Net Surplus . . . . 8,904,033	1916	24,730,603	12,146,087	12,584,448	10,318,608	12,378,666	13,380,847	11,563,302	6,312,118	4,351,184	50.9	35.1	1,109,714	570,253	51.3	
	1915	23,100,527	11,732,079	11,668,448	9,820,314	10,816,447	11,772,971	10,812,827	5,892,316	3,773,379	54.3	34.8	1,087,749	450,211	41.4	
<b>Aetna Fire Underwriters Agency</b>	1919	32,074,778	18,170,745	13,904,033	14,852,438	18,313,816	19,514,524	16,854,046	8,807,806	6,833,944	48.1	37.3				
Hartford, 1915	1918	29,852,186	16,290,218	13,561,968	13,391,901	18,475,954	19,543,358	15,257,677	8,315,415	5,942,262	45.0	32.2				
Capital . . . . \$5,000,000	1917	26,706,547	13,203,222	13,503,325	11,165,387	13,510,598	14,004,116	12,633,799	6,874,812	4,758,987	50.8	35.2				
Net Surplus . . . . 8,904,033	1916	24,730,603	12,146,087	12,584,448	10,318,608	12,378,666	13,380,847	11,563,302	6,312,118	4,351,184	50.9	35.1				
	1915	23,100,527	11,732,079	11,668,448	9,820,314	10,816,447	11,772,971	10,812,827	5,892,316	3,773,379	54.3	34.8				
<b>Agricultural</b>	1919	6,168,119	3,737,561	2,430,858	2,872,691	3,652,516	3,982,571	3,248,986	1,681,387	1,365,685	46.0	37.4	278,317	78,164	26.0	
Watertown, 1853	1918	5,574,009	3,173,026	2,400,983	2,453,915	2,780,494	3,035,794	2,320,984	1,180,085	1,028,399	42.3	36.9	239,419	70,980	29.6	
Capital . . . . \$500,000	1917	5,036,003	2,546,862	2,489,141	2,052,877	1,911,746	2,148,238	1,823,669	944,883	778,786	49.4	40.8	199,432	93,792	47.0	
Net Surplus . . . . 1,930,838	1916	4,680,816	2,348,440	2,332,376	1,951,116	1,759,674	1,973,791	1,745,365	915,898	726,865	52.0	41.3	211,846	112,810	52.5	
	1915	4,378,293	2,327,376	2,050,917	1,921,449	1,704,781	1,912,781	1,835,577	1,028,128	698,188	60.3	40.1	236,740	138,247	58.4	
<b>Allemania Fire, Penn., 1898</b>	1919	2,386,676	1,233,713	1,152,033	1,063,400	1,165,040	1,267,755	1,055,577	486,516	516,258	41.8	44.2	75,665	17,142	22.6	
Capital . . . . 200,000	1918	2,178,006	1,087,379	1,090,627	968,925	964,835	1,054,089	866,830	404,555	424,275	41.9	44.0	43,689	7,588	17.4	
Net Surplus . . . . 952,933	1917	1,988,387	939,740	1,018,647	845,941	841,029	922,967	815,013	393,941	391,077	46.8	46.5	50,950	9,542	18.7	
	1916	1,878,476	911,469	967,008	806,598	785,320	870,873	824,312	430,996	366,069	54.9	46.0	22,415	10,505	46.9	
<b>Alliance</b>	1919	3,831,850	1,767,883	2,066,944	1,216,702	2,052,760	2,199,606	1,730,577	1,017,578	620,418	49.6	30.2	165,916	65,114	39.4	
Penn., 1901	1918	3,365,024	1,548,793	1,816,269	1,051,569	1,789,590	1,923,565	1,519,808	925,122	519,686	51.6	29.1	151,096	61,407	40.6	
Capital . . . . 750,000	1917	3,100,940	1,181,794	1,915,846	828,808	1,386,814	1,550,491	1,151,867	646,520	430,338	46.6	31.0	119,684	45,704	38.0	
Net Surplus . . . . 1,313,967	1916	2,678,459	952,583	1,725,876	690,336	1,042,501	1,146,176	922,695	517,866	344,830	40.7	33.1	119,479	70,844	59.0	
	1915	2,399,489	876,391	1,523,098	673,641	975,662	1,073,751	883,000	559,947	323,113	57.4	38.1	142,930	56,906	39.8	
<b>American</b>	1919	13,623,741	8,923,231	4,700,512	7,111,484	6,676,877	7,179,111	5,969,579	2,842,738	2,626,757	42.5	39.3	358,276	138,554	37.3	
Newark, 1846	1918	12,102,339	7,266,335	4,830,004	6,244,164	5,619,816	6,114,146	5,005,230	2,481,364	2,132,221	43.2	37.9	307,290	108,455	35.3	
Capital . . . . \$2,000,000	1917	11,287,223	6,333,746	4,361,427	5,469,080	4,713,480	5,152,746	4,510,738	2,344,721	1,845,988	49.7	39.2	247,635	88,754	38.8	
Net Surplus . . . . 2,700,512	1916	10,666,471	5,953,573	4,712,898	5,151,961	4,422,180	4,801,661	4,296,336	2,391,393	1,714,891	53.7	40.0	227,562	125,334	55.0	
	1915	10,246,941	5,890,548	4,366,394	5,054,383	3,972,867	4,393,120	4,181,381	2,236,169	1,666,159	56.3	41.9	220,568	89,342	41.0	

Incurred

SAMPLE PAGE COAST REVIEW FIRE CHART---1919-1920---25 cts PER COPY

Your company will send you a copy; if not write to publisher

**Wells on Democracy**

If democracy means that any man may help who can, that school and university will give every man and woman the fairest chance, the most generous inducement to help to do the thing he can best do under the best conditions, then yes; but if democracy means getting up a riot and boycott among the stupid and lazy and illiterate whenever anything is doing, then I say no!—H. G. Wells.

The Coast Review "started something" when it criticised "Own your own home."

In Turkey eggs are 30 cts each, bread is 80 cts a loaf, butter \$4 a lb, sugar \$2 a lb.

**George Washington Said**

"Promote frugality and industry by example, encourage manufactures, and avoid dissipation."

"Reason, too late perhaps, may convince you of the folly of misspending time."

The Burglary Insurance Association rules that policies of less than \$1,000 must carry the co-insurance clause.

"Is your husband having any luck with his garden?"

"Oh, yes. He got a sunstroke and collected \$200 from a health and accident insurance company."

Germans cannot buy back their insurance interests in this country.

**Fire****Automobile****Marine**

# COMMERCIAL UNION

## ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital . . . . .	\$ 14,750,000
Paid-Up Capital . . . . .	1,475,000
Total Cash Assets, Gold . . . . .	67,581,595
Total Liabilities, including re-insurance reserve . . . . .	56,390,685
Cash Surplus to Policyholders . . . . .	11,190,910
Total Amount of Claims Paid . . . . .	198,018,581

**Assets in United States Held by Trustees, \$12,444,648**

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE  
PACIFIC COAST BRANCH OFFICE

**558 Sacramento St.****San Francisco****C. J. HOLMAN, Manager****R. C. MEDCRAFT, Assistant Manager**



Pacific Department, 369 Pine Street, - San Francisco

# CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

## HARTFORD

## NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,**  
**MANAGER**

FRED'K S. DICK, Assistant Manager

## PACIFIC DEPARTMENT SPRINGFIELD

**F. & M. Ins. Co.**

*of Springfield, Mass.*

Largest Fire Insurance Company Chartered by the State of Massachusetts  
Incorporated 1849

Total Assets	\$13,224,033 34
Total Liabilities	10,698,313 46
Net Surplus	2,525,719 88
SURPLUS TO POLICYHOLDERS,	\$5,025,719 88

*150 Sansome Street, : San Francisco*

GEORGE W. DORNIN, Manager JOHN C. DORNIN, Asst. Manager

SUPERINTENDENTS OF AGENCIES

F. J. R. WEBBER GEO. C. CODDING J. E. CRANDALL C. H. ANDERSON  
FRANK H. YOUNG RALPH G. STICH

The San Francisco fireboat crews, the discharged and the retained—one boat being on the retired list—put their heads together and planned a strike for eight hours. Won easily; and the one boat now has another

shift giving jobs to the discharged crew. Poor taxpayer!

Holland has the credit of the first fire hose (in 1672).

Buy War Saving Stamps now.

## Automobile — Fire — Strike — Riot — Sprinkler Leakage — Explosion INSURANCE

PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY  
Organized 1824

THE NEW BRUNSWICK FIRE INSURANCE COMPANY  
Organized 1826

THE NORTH RIVER INSURANCE COMPANY  
Organized 1822

MERCHANTS FIRE ASSURANCE CORPORATION  
Organized 1910

RICHMOND INSURANCE COMPANY  
Organized 1836

**WM. W. ALVERSON, Manager**  
**HAROLD JUNKER, Assistant Manager**

266 Bush Street, - - - - San Francisco

A. M. LOVELACE, AGENCY SUP'T,  
SAN FRANCISCO

T. J. KELEHER, STATE AGENT,  
LOS ANGELES

Special Agents — Portland:—W. E. Helfrich, Ward S. Jackson, San Francisco:—T. B. Clarke,  
W. T. Booth, Los Angeles:—E. R. Honsinger

TERRITORY:—Alaska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho  
Montana -- Hawaiian Islands

Insurance Placed Anywhere in the United States and Dominion of Canada

## VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital, . . . . \$500,000 00

Net Surplus, . . . . 381,516 72

Surplus to Policyholders, . . 881,516 72

Cash, Bonds and  
Secured Loans, 1,201,591 14

Other Assets, . . . . 157,642 33

Total Assets, . . . . 1,359,233 47

J. F. CARLSTON, PRESIDENT

Underwriting Department

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER

## AUTOMOBILE

Best auto "gas" is said to be Union,  
and next is Associated

## Life Policy Buyers Are Invited

To Send to  
The Coast Review,  
San Francisco,

FOR RECOMMENDATIONS

*of Three Surely Solvent and Lib-  
eral Life Insurance Compan-  
ies, and of Three Fitting  
Forms of Policies or  
Contracts*

**FREE**

State Age ( about ) of Self and of De-  
pendents for whom Protection is wanted

WE MAY BE ABLE TO SERVE YOU  
WELL AND WITHOUT COST. IF  
YOU ARE INSURED DO YOU KNOW  
FOR HOW MUCH ?



# ATLAS

*Assurance Company*

(LIMITED)

Of London, England

With which is Incorporated the

**Manchester Assurance Co.**

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655.00

Office: 100 Sansome St., - San Francisco

**FRANK J. DEVLIN, Manager**

**T. H. PALACHE, Assistant Manager**

## LIFE

Atlanta life underwriters took a long step forward in protecting the interests of the fieldmen at a meeting held on Thursday evening of last week. The gathering was by all odds the largest of any in the history of the organization and it unanimously voted in favor of eliminating part-time agents in the local field.—Southern Underwriter.

The Metropolitan Life board of directors has appointed Mr. Edward O. Wieters, for thirty-two years in the service of the com-

pany and for some years past manager of the claim and investigation division, an assistant secretary of the company.

The company that strains at gnats and swallows camels International arranged with the profiteering stockholders to take over the Great Southern of Texas. The Texas insurance commissioner refused consent to the deal. We congratulate the policyholders of the Great Southern.

The Knights & Ladies of Security of Topeka found they were not secure as they thought and have deposited their assets in the Fraternal Aid Union of Topeka. Brokers' commissions large of course.



# ARE YOU PLEASED?

## IF NOT, SEE

# US

**POLICIES UP TO THE MINUTE  
LIFE, ACCIDENT and HEALTH,  
OCCIDENTAL LIFE INSURANCE CO.  
OF CALIFORNIA**

**"THE DURABLE"**

MERCHANTS NATIONAL BANK BLDG.,

LOS ANGELES, CAL.



## New York Underwriters' Agency

*Established 1864*

**Representing Cash Assets of over \$34,654,000**

**F. M. BRANCH, Manager**

**H. R. MANN Jr., Assistant Manager**

***Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO***

**SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—**

**V. H. Quitzow, 339-41 Sansome St, San Francisco — A. C. Anderson, 239 Van Nuys Bldg., Los Angeles**

**W. B. MEIKLE, President and General Manager**

**JOHN SIME, Asst. General Manager**

## BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

( FIRE )

United States Assets . . . . . \$2,192,173.14

Liabilities in United States . . . . . 1,419,245.79

**Surplus . . . . . \$772,927.35**

**MILLER, HENLEY & SCOTT,**

340 California Street, - - - San Francisco

**General Agents for OREGON, WASHINGTON, ALASKA and HAWAII**

### Names in Print

Taylor, Snyder, Snider, Schneider.

Small, Little, Gross.

Smart, Sharp.

Short, Long.

Shank, Hank.

Scott, Irish, English, French, Welsh,

Welch, Turk.

Shepherd, Schaefer.

Sand, Sands, Sandy, Handy.

Rose, Flower.

Lamb, Bird.

Head, Tait.

Goose, Brant, Parrot, Sparrow,

## CAPABLE MEN CAN ALWAYS BE WELL PLACED

Much desirable territory is ready for Agents who can deliver policies in satisfactory volume. Inquiries about localities will have careful attention.

### UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

Address **ALBERT E. AWDE**, Supt. Agencies

**GEO. ELLIOTT HUNT**, Manager

1002 Shreve Bldg., Post St. and Grant Avenue  
San Francisco, Cal.

**T. H. McALLIS**, Manager

917 Board of Trade Bldg., Fourth and Oak Sts.  
Portland, Oregon

**P. B. DUREN**, Manager

307 - 308 Boston Block, : Seattle, Wash.

**J. E. EVANS**, Manager

Davis Chambers, 615 Hastings St., W.  
Vancouver, B. C.

## National Liberty Insurance Company

of America

Incorporated Under the Laws of the State of New  
York in 1859

Statement, January 1, 1919.

Cash Capital, - - -	\$1,000,000.00
Assets, - - - - -	9,609,646.00
Liabilities - - - - -	7,214,228.11
Net Surplus, - - -	2,395,417.89
Surplus for Policyholders	3,395,417.89

HEAD OFFICE

62 WILLIAM STREET, NEW YORK

### Fire

**FIRES.** Arlington, Cal., 24. Over half of the buildings of the Arlington cannery here caused a loss of \$50,000. I.W.W. bugs have been operating hereabouts.

San Francisco. Fire at 367 Golden Gate av. damaged buildings and ten automobiles.

A woman in San Francisco was severely burned when cooking breakfast with a perfectly harmless can of prepared heating paste compound.

### Life

Received: "Surplus Earned," including Dividends in Life Insurance, 1919. By Spectator Company, New York; price 25 cents. Figures of 26 American level premium companies.

When the prospect says, "I don't need life insurance," we reply, "Of course you don't. No man buys life insurance for himself. But how about your wife and your children? Will they ever need it? Will your salary continue beyond your death? Or is your wife equipped and trained to earn a living for herself and the children after your death?—Northern Life.

### COAST REVIEW'S PACIFIC FIRE CHART

1919

40 Pages. Coast Figures. Company  
Figures Agency Figures. Digest of  
12 Months' Decisions. Population Esti-  
mates. Memoranda Blanks. General  
Information. Underwriting Profit.  
Premium Earned Loss Ratio.

Price 25 Cents.

Coast Review, San Francisco.

**AMERICAN CENTRAL** INSURANCE COMPANY  
of St. Louis Established 1853  
Assets. \$4,142,834 Surplus to Policyholders, \$2,032,736 Losses Paid, \$32,271,012

**ST. PAUL** F. & M. INSURANCE COMPANY  
of St. Paul, Minn. Established 1865  
Assets. \$12,288,618 Surplus to Policyholders, \$4,895,060 Losses Paid, \$61,660,970

LLOYDS PLATE GLASS INSURANCE COMPANY, NEW YORK

**MERCANTILE** F. & M. UNDERWRITERS of St. Louis  
Assets . . . . . \$4,142,834  
Surplus to Policyholders 2,032,736

**MINNESOTA** UNDERWRITERS of St. Paul  
Assets . . . . . \$12,288,618  
Surplus to Policyholders 4,895,060

TERRITORY—California, Oregon, Washington, Idaho, Montana, Utah, Nevada and Arizona

**BENJAMIN GOODWIN, Manager**

*Pacific Department*:—235 to 241 SANSOME STREET, SAN FRANCISCO.

**FIRE**

**EXPLOSION**

**AUTOMOBILE**

## **FIRE ASSOCIATION**

Of PHILADELPHIA

Cash Assets, - \$13,481,581.02 Surplus to Policyholders, - \$3,599,623.24

## **Philadelphia Underwriters**

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$40,755,189.48 Surplus to Policyholders, - \$13,473,116.40

**F. M. AVERY, Manager**

*Pacific Coast Department*: 242 - 244 Sansome St., San Francisco

Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;  
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.

### **FIRE**

The Sun of London has opened a Chicago department, with Robert L. Bennett (formerly of the Royal) as manager.

### **LIFE**

#### **An Ex-President's Opinion of Life Insurance**

I am strongly in favor of life insurance. It is a means of gently enforced saving that makes not only for the security of the family of the moderate-

ly circumstanced and the poor, but it strengthens the self-restraint and prudential virtues of the men who assume the responsibilities of the life insurance contract. It has done as much in developing the moral tone of men in the business world as any one secular agency that I know. I have taken out policies for my son just for the purpose of teaching him prudence and saving for a definite purpose.—Wm. Howard Taft.



**Fire**

America was organized in Philadelphia  
The first stock fire insurance in in 1794.

## THE SPIRIT OF THE WEST IS THE SPIRIT OF WEST COAST SERVICE

It is Virile and Aggressive — It includes Strength and a Healthy  
Enthusiasm — Above all other things SERVICE  
is the dominant factor

Increases made by the WEST COAST LIFE during 1918 were :

Ordinary Insurance in Force . . . . .	\$4,400,193 00
Admitted Assets . . . . .	406,016 39
Addition to Deferred Dividend Fund . . . . .	54,356 00
Annual Dividend Fund . . . . .	25,126 00
Added to Unassigned Surplus . . . . .	33,466 31

WEST COAST SALESMEN are PROSPEROUS and HAPPY

A few attractive openings in the field are available for experienced life underwriters of ability and integrity who are seeking a profitable connection. If YOU are in that class and the above record of results interests you, write to

CHAS. W. HELSER, Vice President, 376 Pine St., San Francisco

For Sale at the Coast Review Office Only

## “FIRE INSURANCE”

By

*Yours truly,  
Wm. Sexton*

The late Wm. SEXTON wrote the signature, of which the above is a facsimile, when he was nearly 84 years of age. The letters are entirely free from any indication of trembling.

<i>Strong Paper Cover,</i>	. . .	<i>One Dollar</i>
<i>Flexible Cloth Cover,</i>	. . .	<i>One-Fifty</i>
<i>Red Pegmoid Cover,</i>	. . .	<i>One-Seventy-Five</i>

For Sale by the Coast Review, 122 Halleck st., San Francisco

## FOREIGN COMPANIES

	Assets	Liabilities	Surplus	Unearned	Premiums	Income	Outgo	Losses	Expenses	L%	Ex%	PacPremiums	PacLosses	P%
Northern Assurance Co., London, 1836	1919 7,132,368	5,037,080	2,095,288	4,129,218	4,817,762	5,065,929	4,081,849	2,332,636	1,719,213	48.4	36.3	964,167	341,086	35.3
	1918 6,626,318	4,399,101	2,030,216	3,650,026	4,143,880	4,437,169	4,281,712	2,003,402	2,212,310	48.9	36.4	891,026	347,867	39.0
	1917 6,680,597	3,596,516	3,084,081	3,102,342	3,892,922	3,592,037	2,991,924	1,594,848	1,294,848	48.2	39.4	687,398	257,261	37.4
	1916 5,954,996	3,333,030	2,621,966	2,921,693	3,288,922	3,279,428	2,953,438	1,588,017	1,241,539	52.5	41.1	656,613	355,232	54.0
	1915 5,583,800	3,304,860	2,278,940	2,878,369	3,050,899	3,828,624	3,336,381	1,688,256	1,222,755	55.3	40.4	684,997	360,331	52.6
Northern Underwriters	1919 7,132,368	5,037,080	2,095,288	4,129,218	4,817,766	5,065,929	4,081,884	2,332,636	1,719,213	48.4	36.4			
Norwich Union Eng., 1797	1919 4,261,173	3,058,132	1,203,041	2,422,807	3,560,559	3,692,657	2,864,217	1,652,804	1,211,313	46.3	34.0	730,355	241,504	33.0
	1918 3,797,107	2,552,226	1,214,821	2,108,329	2,706,704	2,832,494	2,246,829	1,269,452	1,002,259	45.7	37.0	608,641	275,871	41.0
	1917 3,528,304	2,116,648	1,411,656	1,833,373	2,195,917	2,366,190	1,997,463	1,108,393	871,065	50.4	39.8	507,048	227,763	44.0
	1916 3,125,216	1,998,979	1,236,287	1,764,768	1,909,000	2,076,377	2,068,311	1,065,500	815,415	55.8	42.7	572,077	295,922	51.0
	1915 3,106,961	1,956,674	1,150,286	1,695,311	1,924,814	2,036,282	1,952,925	1,123,414	781,519	58.3	40.6	391,435	198,292	50.6
Palatine, London, 1900	1919 3,976,134	2,710,278	1,265,856	2,332,830	2,580,676	2,708,413	2,270,361	1,262,974	1,007,987	48.9	39.0	329,084	116,897	35.4
	1918 3,586,808	2,498,552	1,088,256	2,109,638	2,286,769	2,421,533	1,998,113	1,124,309	862,762	49.2	37.7	288,477	82,340	28.5
	1917 3,228,551	2,227,893	1,000,256	1,963,866	2,063,494	2,186,302	2,148,243	1,304,628	801,080	63.4	38.8	258,147	117,856	46.6
	1916 3,143,416	2,159,075	984,341	1,911,430	2,035,159	2,160,423	2,168,301	1,214,063	820,482	59.6	40.3	219,379	124,550	56.8
Patriotic Assur., Dublin, 1913	1919 829,513	274,708	554,805	201,930	338,497	413,385	227,727	101,503	136,224	29.9	37.2	45,917	9,534	29.7
	1918 633,584	121,490	532,094	94,859	164,306	189,549	98,556	40,724	57,592	24.7	35.0	29,202	3,855	13.2
	1917 584,122	52,064	532,058	43,892	77,371	100,943	49,223	7,265	41,225	9.4	53.3	11,899	1,350	9.0
Phen x Paris, 1819	1919 1,021,591	601,329	420,262	452,264	625,138	656,657	512,036	298,667	213,370	47.8	34.1	59,190	15,336	25.8
	1918 878,609	484,098	394,511	365,248	498,299	524,528	392,647	239,030	153,617	47.1	31.3	41,196	14,306	34.9
	1917 776,349	349,393	426,956	277,151	356,312	381,878	294,549	168,876	125,674	47.4	35.3	26,262	1,528	5.8
Phoenix Assurance London, 1782	1919 5,357,591	3,630,983	2,096,698	2,853,159	3,637,010	3,805,047	3,176,463	1,768,150	1,408,215	48.6	38.7	610,603	184,693	30.2
	1918 4,935,136	3,149,181	1,783,955	2,632,707	3,279,028	3,438,638	2,734,141	1,448,806	1,285,335	44.1	39.2	534,098	212,317	39.7
	1917 4,637,547	2,830,293	1,507,254	2,447,546	2,965,555	3,377,440	3,013,186	1,483,357	1,274,421	50.0	43.0	484,382	202,868	41.8
	1916 4,257,742	2,718,016	1,539,726	2,423,934	2,934,988	3,162,651	2,933,723	1,500,673	1,271,823	51.1	43.3	475,687	270,917	56.9
	1915 3,782,669	2,545,065	1,237,634	2,258,140	2,592,174	2,805,580	2,638,360	1,443,100	1,179,575	55.6	45.4	481,929	220,022	45.7
+ROYAL Liverpool, 1845	1919 68,320,967	39,265,518	20,055,449	23,823,190	35,436,481	37,425,269	34,842,497	18,353,625	14,480,351	51.7	40.8	1,453,176	483,141	33.2
	1918 60,917,071	34,133,105	26,783,965	22,292,953	34,194,382	35,965,773	31,164,398	17,324,286	11,457,161	72.4	33.5	1,326,749	449,623	33.8
	1917 55,786,381	33,408,672	22,377,709	20,531,518	30,520,463	32,111,868	26,831,969	15,428,946	9,674,714	50.5	31.7	1,138,275	485,561	42.7
	1916 52,587,075	30,404,692	22,452,383	18,705,738	26,347,235	28,039,378	23,635,369	13,192,591	8,810,366	50.0	33.1	1,139,842	606,316	52.9
	1915 49,393,130	27,364,298	22,028,832	17,653,492	23,759,782	25,352,329	24,028,062	13,762,558	8,267,368	57.6	34.7	1,168,389	556,029	47.5

†Expenses include taxes on real estate.

29

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**ONE POLICY  
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### **IDAHO**

Sand Point's water supply was menaced by forest fires.

Fires in northern Idaho forests during the very hot weather burst into

flames in several sections.

The great heat of mid-July due to forest fires in Montana, as well as sun-rays, prepared the trees for something like spontaneous combustion.



**FIRE ——— MARINE ——— AUTOMOBILE**

FIRE AND AUTOMOBILE INSURANCE

**Pacific States Fire Insurance Company** Of PORTLAND, Oregon**Independence Insurance Company** Of PHILADELPHIA, Pennsylvania

MARINE INSURANCE

**The Ocean Marine Insurance Company, Ltd.**  
Of LONDON, Eng.**The London Assurance Corporation, (Marine Dept.)**  
Of LONDON, Eng.**The Westchester Fire Insurance Co., of NEW YORK (Marine Dept.)****H. M. NEWHALL & CO., General Agents****THOMAS S. DEERING, Manager**

NEWHALL BLDG., N. E. Corner California and Battery Streets, - SAN FRANCISCO

**Bureaucracy Bunkum**

This country, once so democratic with a small d and so free that there was not its like, is now more bureaucratic than any other.

We have national income tax on purchasing-power exceeding say \$600; and several states are preparing to also levy an income tax.

We have state and national inheritance taxes which have not lowered other taxes and which will break up estates during the life of the owners or destroy much active capital.

We have the un-national zone system in our postoffice department; and publishers pay a less total per weight of advertising pages than the expense of post-clerks to record the copies by zones.

Publishers must twice a year swear to various useless things and publish same; but the sources of their income are not required, lest there be an awful exposure of "powers behind the throne."

Corporations must file statements of their capital, assets, surplus, liabilities, receipts and expenditures in everlasting unnecessary detail—with the state and federal governments.

Employers must report number and sex of employes, and wages, and how many days and persons and wages each month; and manufacturers must give facts of materials, and purchases and sales, and costs, and gains and losses; and managers and their salaries, and buyers, and sellers, and officers.

Some day the increasing bureaucrats, for the employment of whom this bunk is required, may ask something useful—as How much did an accidental or incendiary fire cause on your premises last year?

—  
"See the captain on that bridge, five miles away?"

Gun-pointer—"Aye, aye, sir."

Ensign—"Hit him in the eye with a 13-inch shell."

Gun-pointer—"Which eye, sir?"

America has the credit of the first used within the memory of men now riveted leather hose (in 1808), still living.

## The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

### ANNUAL STATEMENT, DECEMBER 31, 1918

Assets . . . . .	\$17,275,631 60
Liabilities . . . . .	13,354,721 13
Capital . . . . .	1,000,000 00
Surplus over all liabilities . . . . .	2,920,910 47
Losses Paid to Dec. 31, 1918 . . . . .	65,527,177 84

#### THE COMPANY'S LINES

Fidelity — Surety — Accident — Health — Disability — Burglary — Robbery — Larceny — Theft — Plate Glass — Druggists' Liability — Owners' and Tenants' Liability — Employers' Liability — Public Liability — Steam Boiler — Fly Wheel — Workmen's Compensation — Automobile Liability — Property Damage and Collision — Physicians' Liability — Teams' Liability.

**PACIFIC COAST DEPARTMENT — California:** CHAS. J. BOSWORTH, CHANNING B. CORNELL, Resident Managers, Merchants Exchange Bldg., San Francisco. **Washington and Oregon:** SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland

## THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$36,968,335.00

### THE LONDON UNDERWRITERS

**SPECIAL AGENTS---**C. W. Rohrer, LOS ANGELES; Gus. J. Roth, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

**A. W. THORNTON, Manager**

**J. M. MENDELL, Assistant Manager**

**G. E. GOGGIN, City Manager**

WM. H. HACKETT, Supt. of Agents

**PACIFIC BRANCH—369 Pine Street, SAN FRANCISCO**

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COAST REVIEW'S PACIFIC FIRE CHART for 1918. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket. Paper cover \$1.00

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts, 3 copies 25 cts, dozen \$1

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

### Savings Deposits Increase

The purchase of Government bonds and Savings Stamps has increased rather than decreased savings deposits in the banks of the country. Recent statements from various sections show that since the armistice was signed the savings banks of the country have been flooded with deposits. New York state recently passed the \$2,000,000,000 mark, with the number of depositors running up to more than 3,500,000.

The deposits piled up steadily all through the war period. A statement covering savings deposits in all banks other than national, issued in February, 1919, showed that the amount

arose from \$6,147,592,232 in 1913 to \$7,727,007,971 in 1916.

### Georgia the Worst Moonshine State

Dawson co., Georgia, produces more illicit whisky than any other county in the U. S. Conservative estimates place its monthly production at 12,000 gallons—about one-fortieth of the total amount of moonshine thought to be produced throughout the nation each month.

Many American travelers say they will preferably go on foreign ships. Why?

Rye, N. Y., wants to change its name to Selzer.

### Scottish Union and National Insurance Company Of Great Britain.

Organized 1824.

Fire — Lightning — Tornado  
Automobile — Sprinkler Leakage

North American Branch:  
Hartford, Conn.

JAMES H. BREWSTER  
MANAGER.

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a Bonus*

Write Publisher Coast Review,  
122 Halleck St., San Francisco, for  
Full Particulars.

WRITE NOW! RIGHT NOW!



**National Opium Ring**

Opium is being smuggled into the states at an increasing rate. The opium ring or combination is international and seems too powerful or international for any government to resist even if willing. The quantity consumed in this country is enough to give every man, woman and child

thirty-six doses a year—3,852,000,000 doses smuggled across the borders.

The prospectus of the California Industries and Land Show, to be given at the Exposition Auditorium, San Francisco, October 4 to 19, under the auspices of the Home Industry League, has been issued.

W. B. MEIKLE, President and General Manager      JOHN SIME, Asst. General Manager

**WESTERN ASSURANCE CO.**  
OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS . . . . .	\$4,693,580.00
LIABILITIES IN UNITED STATES . . . . .	2,959,964.00
<i>Surplus</i> . . . . .	<i>\$1,733,616.00</i>

**PACIFIC COAST DEPARTMENT**  
340 CALIFORNIA STREET - - - SAN FRANCISCO  
MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$35,000,000

**Svea Insurance Company**  
of GOTHENBURG

**Agricultural Insurance Co.**  
of WATERTOWN, N. Y.

**Globe & Rutgers Fire Ins. Co.**  
of NEW YORK, N. Y.

**Hamilton Fire Insurance Co.**  
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**Pacific Fire Manual**

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Recommended by General, Special  
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For Sale by the Coast Review

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OF LONDON

Incorporated by Royal Charter A. D. 1720

Total Assets Exceed \$46,000,000.00

**TOTAL LOSSES PAID  
SINCE ORGANIZATION:**

**\$275,500,000.00**

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For Oregon, Washington and Northern Idaho

208 Columbia Street, SEATTLE, Wash.

## CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed . . . . .	\$1,250,000 00
Capital Paid Up . . . . .	250,000 00
Cash Assets . . . . .	3,296,553 33
Net Surplus . . . . .	2,197,292 47

The above Company conducts  
a general Marine Insurance  
business.

**PARROTT & CO., General Agents**  
Since January, 1882

**E. L. BARRY, Manager**  
320 California Street, San Francisco  
[Babcock Building]

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Assurance Company, Ltd.

Of London

ESTABLISHED 1782

**E. C. F. KNOWLES,**

General Agent for Pacific Coast

**MUNRO ENGLISH,**

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**222 SANSOME STREET**

*Phoenix Building*

**San Francisco**

## The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

**Employers' Liability Building**

33 Broad St., Boston

**SAMUEL APPLETON, U. S. Manager**

### **Accident Policies**

*Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employees. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.*

**CHAS. J. OKELL & CO.**

General Agents, - - San Francisco, Cal.  
Royal Insurance Building

## GENERAL

## From Colver's Address

The American people—the farmer, the artisan, the business men, the financier—today face a situation fully as difficult and complex as that which confronted us when the United States entered the great war. The problems of the new peace and the readjustments which will be necessary to make peace permanent, will be found to be even more difficult than were the problems of war.

## DESOLATION

I have seen the trenches, the burrows, muddy and desolate, where thousands and hundreds of thousands of American boys dug themselves in and lived the miserable life of the beasts of the field until once more, that dark hour having passed, they and we and the world might safely emerge and walk upright in the sun. I have seen the livid scar across the face of France hundreds of miles long and miles wide, where today there is not a living thing, not a spear of grass, not a weed; where the soil has literally been blown away by high explosives and the pulverized limestone brought up from the bottom of shell craters.

## INFLATION

The nations of Europe have deluged themselves with a perfect flood of paper money backed by proportionately almost no gold reserves. On top of this, the Bolshevik printing presses have inundated Europe with a flood of counterfeit French, German, Italian and Austrian currency. Money is the cheapest thing on earth. Food and

clothes and sound credit are the dearest.

In this situation voices in the United States are heard to say "Let us pack up and pull out and leave the whole mess."

## NEIGHBORS

But we can no more pack up and move out than we can leave the planet. St. Petersburg is not so far away from New York today as New York was from Boston 150 years ago. Steamships, steam railroads, aeroplanes, submarine cables, wireless telegraph and wireless telephone have annihilated time and space. Pekin is nearer Cincinnati today than Pittsburg was when the first settler built his cabin here on the banks of the Ohio River.

If it were possible to pull out and leave Europe to its own destruction and ourselves escape unscathed, that might be done. But inevitably if Europe falls into political, industrial and commercial destruction, the same wave will engulf this country. There is no such thing as isolation possible on this planet.

## DEFECTIVE AMERICANS

The card indexing of six million young men of this country for the purposes of the draft, revealed the fact that an appallingly large percent of this country's youngmanhood have not been digested into American citizenship. A great many do not speak our language. A great many more do not read or write it.

## ALLEGED TRUSTS

The Federal Trade Commission has found that a meat trust exists. But



it finds more than that. It finds that these great concerns are rapidly extending their dominion and control over the whole food supply of the nation, and, as I said months ago, and as I say again, I believe it is only a matter of time, unless the present tendencies are stopped, when these five concerns, or perhaps the one or two of them which may openly or secretly absorb the others, will absolutely dictate to the people of this country what they shall eat and what they shall pay for what they eat. This development would mean the elimination of those great American business institutions which have been built up to manufacture and prepare the food, other than meat foods, for the nation. It would mean the elimination of you, gentlemen, as distributors. Ask yourselves how long you can exist if those with whom you attempt to compete have the advantage over you of the use of the peddler car and the mixing rule. It would mean, that unfair advantage piled upon unfair advantage can not be met in business competition. It would mean that you are going to be helpless in your own defense. The Federal Trade Commission has, in the public interest, pointed out these things.

We believe that legislation would be wise, patriotic and sound if it limited these great institutions to the field of meat packing and to the manufacture of packing-house by-products.

Shall we, the people who have just poured out our blood and treasure in France to end the "ruthless efficiency" of the Hun sit silent while the same

commercial Kultur comes to its perfect flower in this country?

The above is by a wholesale grocer, who of course does not mention the grocers' trust or the coffee trust or the spice trust or the codfish trust.

#### ALASKA

There are continued complaints of the slow mails in this Arctic territory.

#### CASUALTY

Fly wheel of an engine on a ranch near Reedly, Cal., broke on July 3, and seriously hurt an employee. Broke both legs, shattered hand.

#### ACCIDENT

An Indiana man was sunstruck and fell on his face. His glasses were broken and pieces were driven into his eyes. He may loose his sight.

#### FIRE

The Fourth celebration in Los Angeles started twenty-six fires, half of them in vacant lots. Cottage at 2216 West 29th destroyed by fire started by tiny firecracker.

Montensano, Wash., July 4.—Fire rocket on roof fired and destroyed the city hall.

Merced and Tulare, Oakland, Los Angeles, Cal., permitted fireworks. No serious losses.

Chino, Cal., 4.—Bunch of fire crackers had something to do with burning of Mrs. Wm. McCormick's barn.

The Northwestern Fire of Mt. Seattle is threatened with a fire loss.—Underwriters Vice Report.

ESTABLISHED 1873

OFFICE OF  
**EDWARD E. POTTER & SONS**  
 General Agents

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It  
 It Costs No More**

OLD AND  
 TRIED

**GLENS FALLS INSURANCE COMPANY**

*Of New York*

*Incorporated 1849*

SURPLUS to Policyholders . . \$6,165,264 00    UNDIVIDED Profits . . . \$2,489,338 00

**SECURITY INSURANCE COMPANY**

*Of New Haven*

*Incorporated 1841*

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . . \$ 837,473 00

**GIRARD FIRE AND MARINE INSURANCE COMPANY**

*Of Philadelphia*

*Incorporated 1853*

SURPLUS to Policyholders . . \$2,449,341 00    UNDIVIDED Profits . . . \$ 452,411 00

**FIREMEN'S INSURANCE COMPANY**

*Of Newark*

*Incorporated 1855*

SURPLUS to Policyholders . . \$7,222,952 00    UNDIVIDED Profits . . . \$2,384,971 00

**EASTERN UNDERWRITERS AGENCY**

SURPLUS to Policyholders . . . \$4,037,521 00    UNDIVIDED Profits, \$1,040,201 00

**UNITED-AMERICAN INSURANCE COMPANY**

*Of Pittsburg*

*Incorporated 1873*

SURPLUS to Policyholders . . \$783,146 00    UNDIVIDED Profits . . . \$240,919 00

**NEW HAVEN UNDERWRITERS**

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . \$837,473 00

**EDWARD E. POTTER & SONS,**  
 General Agents

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

# COAST REVIEW *INSURANCE and INVESTMENTS*

JULY

A Useful Publication

*In its 48th year*

We must not forget to record a fact unheard of, an astonishing thing. The Virginia insurance commissioner—his name is Button—has it in his power to levy a special assessment for the department; but he omits it this year, out of consideration for the high expenses which the companies must now pay. This is not good politics, Mr. Button, we fear.

---

Twenty educated fleas taught by jumping against a glass that it is better to walk were burned with a show. Loss \$10,000. "Covered by \$6,000 insurance," the papers say.

---

In Niles canyon, near Oakland, the road is so narrow that to leave it is to trespass on somebody's ranch. Tempted by shade of a tree and by a stream of water the automobilist drives off the road to eat his lunch, whereupon the thrifty rancher collects 25 cts from him for "camping privileges."

---

Never shirk from doing anything your business calls you to do. The man who is above his business may one day find his business above him. —Drew.

---

## Have You a Line?

Willows, Cal.—H. M. Payne is building a \$10,000 home here.

A Californian is building concrete cold storage plants, with large boxes to rent. He has thus far made a success, the farmers in the neighborhood renting all boxes or rooms.

Nearly every man has four grandfathers—more's their sorrow. If he has only two, more's his sorrow, for he may doubly inherit from mother's he may doubly inherit ill tendencies and qualities from mother's and father's same grandfather. Same as to grandmothers.

Brother and sister Pharaohs married each other to keep the king job in the family and prevent dynastic wars. Now we never read of any Pharaoh running for office.

---

FOR SALE.—Having no more use for them at present I offer for sale my supply of corkscrews and bottle-cap-openers. Singly or in lots. I am going to Italy to stay until "the war is over." Tony Freedilla. — Redwood Logger, July 4.

---

A writer in the San Francisco Butang says all Iowans in Los Angeles believe horse hairs in watering-troughs turn into snakes, that 13 is an unlucky number, that one bath and one clean shirt are ample and a good example, and that fish is brain food, and that shooting galleries are wicked.

---

Republic Ins. Co. of Texas succeeds Austin Commonwealth and International. Capital \$1,000,000, surplus \$768,734.

New York National Fire examined and found impaired. Stockholders put up \$100,000, which gives it a nominal surplus. Reported \$476,861 premiums and only \$457,289 unearned premium reserve. Formerly National Lumber.



**OLDEST INSURANCE COMPANY IN THE WORLD**

**TWO HUNDRED AND NINTH YEAR**

**SUN INSURANCE OFFICE  
OF LONDON**  
FOUNDED IN 1710

CASH ASSETS . . . . . \$20,288,161 00  
SURPLUS . . . . . 13,681,378 00  
TOTAL RESOURCES . . . . . 29,888,165 00

*United States Branch, 54 Pine Street, New York*  
**J. J. GUILLE, Manager**

**MICHIGAN FIRE and MARINE  
INSURANCE COMPANY**  
OF DETROIT, MICHIGAN  
ESTABLISHED 1881

**D. M. FERRY, Jr., President**      **E. J. BOOTH, Vice President**  
**H. E. EVERETT, Secretary**

CASH ASSETS . . . . . \$1,665,929 25  
CAPITAL PAID UP . . . . . 400,000 00  
LOSSES PAID SINCE ORGANIZATION . . . . . 8,409,911 65

**PATRIOTIC ASSURANCE CO. Ltd**  
**OF DUBLIN, IRELAND**  
FOUNDED 1824

*United States Branch, 54 Pine Street, New York*  
**J. J. GUILLE, Manager**

CASH ASSETS . . . . . \$1,210,152 47  
CAPITAL PAID UP . . . . . 500,000 00

**Sun Underwriters Agency**

CASH ASSETS . . . . . \$20,288,161 00  
SURPLUS . . . . . 13,681,378 00  
TOTAL RESOURCES . . . . . 29,888,165 00

**J. J. GUILLE, United States Branch Manager**  
**54 PINE ST., NEW YORK**

**The Pacific Department** — Embraces California, Nevada, Utah, Arizona,  
Oregon, Washington, Idaho, Montana, Territory of Hawaii, Alaska  
and British Columbia

**CARL A. HENRY, GENERAL AGENT**  
**SUN BUILDING**

*Northwest corner Sansome and Sacramento Streets, : San Francisco*

**AGENTS WANTED AT UNREPRESENTED POINTS**

**TOTAL RESOURCES REPRESENTED, \$33,000,000.00**

The Fireman's Fund  
was established and  
started in the  
fire business in 1863,  
organized a marine  
department in 1867  
and originated  
the agency system  
for automobile business  
in 1904.

Today the company  
stands in the front  
rank in all three lines  
throughout the country

Volume 95  
Number 8

AUGUST

See Page  
.....

1919

MAGAZINE EDITION "A"

# Coast Review

**INSURANCE**

**PROTECTION**

An Insurance Journal and Directory

IN ITS FORTY-EIGHTH YEAR

San Francisco—122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

Insurance Publishing Co., Publishers

Review of an Old-Time Claim

Many Coast Fires This Summer

Automobile Notes

Mortality Rates Not Likely to Decrease

Coast Insurance History

Some Western Canada Totals

Company Reviews

Numerous Fires in California

Merchants Fire of New York Opens a Pacific Department

Postal Life Sued

Smut and Dust Explosions of Thresher Engines

Mutuals, Exchanges, Etc., Should Prepare for Higher Losses

Field Men's Notes

Bonuses Paid by Several Companies

How to Sell Life Insurance

Charges Against Oregon Accident Commission

Circulating Extensively in all the  
States and Territories of the  
Pacific West

*Price 25 Cents*  
*\$3.00 Per Annum*

Subscribers in the East, in Europe, in  
South America, Japan, China, and  
Australasia



The Great Fire Insurance Company of the World  
ASSETS IN UNITED STATES, \$17,083,985.30



The statement of the condition of the United States Branch on the 1st of January, 1918, in accordance with the laws of the State of New York, is as follows:

Assets	\$17,083,985.30
Liabilities	12,203,190.21
Surplus	\$ 4,880,795.09

As an illustration of the Company's practice in maintaining its Assets in the United States in a year of excessive loss, the following figures may interest Policyholders:

Year.	Assets at January 1.	Income.	Expenditure.
1906 (San Francisco Fire)	\$12,234,948	\$8,144,207	\$9,888,323
1907	12,335,961		

Thus showing EXCESS OF EXPENDITURE of . . . . . \$1,744,116  
And INCREASE OF ASSETS in the same time of . . . . . 101.013

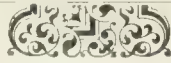
PROGRESS OF THE UNITED STATES BRANCH: Net premiums: 1848, \$4,519; 1858, \$471,988; 1868, \$1,739,620; 1878, \$2,422,126; 1888, \$3,928,010; 1898, \$4,979,422; 1908, \$7,427,618; 1916, \$9,454,821; 1918, \$11,618,840.

LOSSES.—The amount paid in satisfaction of Fire Losses in the United States to the beginning of the present year exceeds \$160,000,000. This large sum, in conjunction with the growth of the Company's business, evinces the confidence of the public and the faithfulness with which the Company's losses are adjusted and settled.

PACIFIC DEPARTMENT ESTABLISHED 1852  
In Company's Building  
444 California St., San Francisco

THOS. H. ANDERSON, Manager  
GEO. F. GUERRAZ, Asst. Manager  
LOGAN B. CHANDLER, Dep. Asst. Ma

Special Agents:—R. H. ROUNTREE HARRISON HOUSEWORTH C. A. LOTHRO  
GEO. J. JANES F. E. ATKINS CHESTER S. MYRICK W. H. GASCOIGNE



FIRE

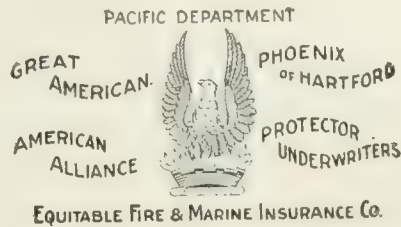
MARINE

**CONFLAGRATION-PROOF INSURANCE**

TOTAL ASSETS OVER ONE HUNDRED MILLIONS

LOSSES PAID TO DATE  
OVER TWO HUNDRED and FOURTEEN MILLION  
DOLLARS

LOSSES PAID IN SAN FRANCISCO CONFLAGRATION  
OVER SIX MILLION DOLLARS



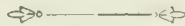
GEO. H. TYSON GENERAL AGENT  
HERBERT FOLGER ASST GENL AGENT  
SAN FRANCISCO

CHAS. A. HULME, MARINE BRANCH MANAGER

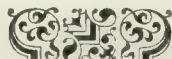
PACIFIC MARINE DEPARTMENT  
HOME INSURANCE CO. OF NEW YORK



**AUTOMOBILE—RENTS—PROFITS, USE AND OCCUPANCY—  
TOURIST FLOATER—MAIL PACKAGE—  
SPRINKLER LEAKAGE—EXPLOSION—  
BOMBARDMENT, RIOT and CIVIL COMMOTION**



AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



# The Oldest Company in America

*Issued its first Policy in 1843*

Three **leadership** achievements of the **Mutual Life**: — The American Experience Table of Mortality, the corner-stone of modern life insurance. The "contribution plan" of surplus distribution, used almost universally by American companies. The Continuous Instalment policy, the basic form of all Life Income contracts.

"**Mutual Life**" known in every household. Unexcelled policies and service, notable financial strength, co-operation with agencies. Life Insurance at its best! — the Agent's desire and ideal.

*For terms to producing agents address*

## The Mutual Life Insurance Company

of New York

34 NASSAU STREET, NEW YORK CITY

### LIFE

The Mutual Life carries \$100,000 insurance on the life of Madam Nazimova, the well known Russian actress.

Farmers and clergymen live long, because they have assured incomes and hold life long jobs.

### FIRE

A firebug is "at work" in Yuba county, Cal., in the forests.

Squirrel poison gas caught fire at the mouth of the home-hole and set fire to the cabin and burned it and nearby things.

### SURETY

The Cal. s. c. rules that a bond is subject to suit until the statute of limitations runs out.

### BURGLARY

How would it do to hang burglars caught with guns? But that would be too painful for this maudlin Molly-coddleland.

### CASUALTY

The Norwich Union Indemnity is being organized in New York, with a half million capital and another half million as surplus.

### GENERAL

It required twenty shells from a "destroyer" to sink the little derelict gasoline schooner Theresa off Golden Gate. Powder or markmanship at fault?

Warning! Buy coal now, buy shoes now.



INCORPORATED 1861

# The California Insurance Co.

**Cash Capital, . . . . \$400,000 00**

**Net Surplus, . . . . 414,251 03**

**Total Assets, . . . . 1,579,366 87**

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.  
SAN FRANCISCO, CAL.**

## **Special Agents and Adjusters**

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFIELD, Los Angeles, California;

R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

MILTON HALEY, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,  
and at the rate of "Dollar for Dollar."**

# LONDON & LANCASHIRE

**FIRE INSURANCE COMPANY, Ltd:**

OF LIVERPOOL, ENG.

**New York Department**

**57 and 59 William Street**

**A. G. McILWAINE, Jr.,**

**Manager**



**Western Department**

**39 So. La Salle St., Chicago**

**CHARLES E. DOX,**

**Manager**

**Pacific Department: 332 Pine Street, San Francisco, Cal.**

**SAM B. STOY, Manager**

**GEO. ORMOND SMITH, AGENCY SUPT. SAN FRANCISCO W. B. HOPKINS, LOCAL SECY.**

**J. P. YATES, AGENCY SUPT., Los Angeles, Cal.**

## **SPECIAL AGENTS**

**George T. Richmond . . . . . San Francisco**

**W. W. Gilmore . . . . . San Francisco**

**F. W. Andrews . . . . . Los Angeles**

**N. Gardner . . . . . Denver**

**David H. Parry . . . . . Seattle**

**G. L. Goodell . . . . . Portland**

**Toll Thompson . . . . . Portland**

**J. Robb Gay . . . . . Helena**

**R. F. BENNETT, Superintendent, AUTOMOBILE DEPARTMENT**

**SPECIAL AGENTS: Geo. B. Rapp, Howard J. Tobin, Lyman Lacy.**

# American Central Insurance Co. of St. Louis

Assets . . . . . \$4,562,928.19

# St. Paul F. & M. Insurance Co. of St. Paul

Assets . . . . . \$14,133,755.27

# Royal Exchange Assurance of London

Assets . . . . . over \$51,000,000.00

## Mercantile F. & M. Underwriters

Minnesota Underwriters      Exchange Underwriters

Lloyds Plate Glass Insurance Company

Massachusetts Bonding and Insurance Company

*Fire, Tornado, Automobile, Rents, Sprinkler Leakage, Explosion,  
Riot and Civil Commotion, Use and Occupancy, Plate Glass,  
Parcel Post, Tourist Baggage, Inland Transit Insurance*

PACIFIC DEPARTMENT

241 Sansome Street,      -      San Francisco

**BENJAMIN GOODWIN, Manager**

**JOHN B. FRITSCHI and J. R. MACKAY, Asst. Manager**

## BRITISH COLUMBIA

The demand for riot and civil commotion insurance continues strong. The Glens Falls and United States, newly licensed, will write this class as well as automobile and explosion.

Boston.—According to the Insurance Journal "the efficiency sharks" have consolidated the administration bureaus of the insurance department and the codfish aristocrats.

## MONTANA

Two St. Helena men were recently fined \$5 each for telling where to find whisky for sale.

## CALIFORNIA

Violent deaths in San Francisco—murders and accidents—in the past fiscal year number 501.

To save money California has deported 41 insane Chinese. Is this a step leading to chloroforming insane, indigent and criminal Californians to save money?

The  
**Metropolitan**  
**Life**  
**Insurance Company**

*Pacific Coast Head Office*

*Metropolitan Life Building*

Pine and Stockton Sts.

SAN FRANCISCO

#### FREE SERVICE

The Coast Review's Legal Department will freely aid

#### Agents and Policyholders.

We are not assuming to take the place of Lawyers, but will help to assure the need of

#### Expert Legal Advice.

If claim be certainly valid our Legal Department will say YES ! if invalid, NO !

#### AGENTS WANTED

Every advertiser in this Journal is guaranteed as worthy the confidence of Agents and Brokers. Applications for AGENCIES will be considered by the Companies or their Departmental or General Agency representatives, if a new Agency is to be established or if an old Agency is to be changed.

Write your application and state your experience, your qualifications, and about how much business you can give the Company.

Probably the field representative will call on the Applicant.

It may help the Applicant to mention the Coast Review; it won't hurt him anyway; that is, if he doesn't forget to.

#### FIRE

North Bend, Or., now has a paid fire chief—\$125 a month.

The Fire Marshals of North America are in session in Toronto. Mexico and Central America are not represented.

Hartford.—The London & Lancashire Fire will build a six-story addition to its office building in this city.

The Phoenix of London now handles its auto business through the fire department.

Phoenix Assurance is now writing in New Mexico.

Lamping & Co., Seattle, get the Cleveland Nat'l.

An area of 126,861 acres of national forests in Montana and Idaho were burned over in the recent 813 fires.

### Build Your Own Business



under our direct general agency contract. Our Policies provide for:  
**DOUBLE INDEMNITY,**  
**DISABILITY BENEFITS,**  
**REDUCING PREMIUMS.**

See the new Low Rates.

JOHN F. ROCHE, Vice-President

**The Manhattan Life**  
**Insurance Co.**      Organized 1850

66 Broadway, New York

#### LIABILITY

The Hotel Men's Mutual liability society is starting something in New England. Are the stock companies charging too much—or is some incompetent creating a job for himself?



# Union Assurance Society Limited

OF LONDON



Founded in 1714

# Law Union & Rock Insurance Company Ltd.

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

**HARRY H. SMITH, Manager**

....., Branch Secy.

**GEO. W. BECK, General Agent, DENVER, Colorado**

SPECIAL AGENTS: N. L. Nelson, C. F. Hutchings, San Francisco;

I. P. E. Reynolds, Portland; John Perry, Spokane; C. T. Deatrick, Los Angeles

## LIFE

This year's output of legislative proposals of interest to the institution of life insurance shows a reduction of twenty-five per cent. Where during the last "on" legislative year, 1917, it was necessary to examine 2300 measures, this year's total is only 1700. The volume of laws enacted concerning life insurance also shows a substantial decrease.

These and other matters are referred to in the thirteenth annual legislative report to the Association of Life Insurance Presidents, recently presented by Manager George T. Wight.

## LABEL SUIT

The American National is being sued by the Modern Woodmen for

\$1,000,000 alleged damages for remarks before the Texas legislature, which remarks were ugly, untrue, unprofessional, undignified and derogatory to a large and going institution.

The Western Life of Los Angeles is now incorporated as a legal reserve company, as per intention announced some time ago in Coast Review. Capital \$250,000.

Baltimore. — The American Funeral Benefit Association is dead of insolvency. Hard! Omit flowers.

Connecticut Mutual now writes \$100,000 policies.

A Des Moines company will take over the fraternal Mystic Toilers, recently the Growlers.

# COAST REVIEW *INSURANCE and INVESTMENTS*

AUGUST

A Useful Publication

*In its 48th year*

## Meter-Liter-Gram

San Francisco, Aug. 12.—In a recent address before members of the Advertising Club of Baltimore, Md., H. D. Hubbard of Washington, D. C., Secretary to the U. S. Government Bureau of Standards, made an earnest plea for the adoption of metric units of measurement in the United States.

Mr. Hubbard pointed out that, during the war, American manufacturers were forced to use the metric system in the manufacture of guns and other ordnance, and two principal American locomotive works had to use it in the building of locomotives. If the work on the blue prints for these locomotives had to be done in feet and inches, Mr. Hubbard said, the locomotives would never have been built.

He said also that America by refusing to adopt the metric units is keeping herself as far behind in the matter of proper standards as was China, who has now adopted metric units.

---

When all men are equal in brain and character there will be successful socialism — and not until then.

---

Trading with the Enemy Act is still in force.

---

Santa Rosa, Cal., Aug. 8.—The 18th annual convention of county fire mutuals opened with representatives from twenty counties.

## Difference Between a Surety and a Guarantor

A "surety" undertakes to do that which his principal is bound to do, in case the principal fails to comply with the contract, while a guarantor undertakes that the principal will do the things mentioned in the contract by the principal to be done, and, in case the principal fails to do so, that he, the guarantor, will pay damages sustained to the beneficiary from such failure of the principal.—Hess v. J. R. Watkins Medical Co., 123 N. E. 440.

---

President Kuhns of the Bankers Life Company believes that the enforcement of prohibition against beer and other stimulants will reduce the mortality rate of life insurance companies. May we expect him to prove it from the Iowa experience of his company?

---

A right smart young man in San Francisco, disguised in the name of Cecil B. Bond, stayed at a \$10 a day hotel, took orders for any kind of auto and then was prepared to steal it if it were necessary. Anyway, needing capital he borrowed one and sold its new tires. This police story adorns a tale and points the moral, Insure your automobile against fire and accidents dire and the thief ready to steal.

Compensation rates in Colorado are now 13 percent more.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital  
**\$5,000,000.00**

Net Surplus  
\$8,904,032.69

Surplus as to  
Policyholders  
\$13,904,032.69



Cash Assets Now  
**\$32,074,778.15**

Losses Paid  
in 99 Years

OVER

**\$173,000,000.00**

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

**W. H. BREEDING, General Agent**

**H. DURBROW, Asst. General Agent**

H. F. MILLS, F. H. RHOADS, AGENCY SUPERINTENDENTS

**MAIN OFFICE — 301 California Street — SAN FRANCISCO**

J. A. MURPHY, STATE AGENT OREGON AND WASHINGTON

SPECIAL AGENTS—H. E. O'BRIEN, L. N. BRAINERD, GEO. F. ROBERTS, GEO. A. KINGMAN,  
F. H. RHOADS, G. NATHAN, G. S. MARINER.

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

# HARTFORD FIRE

Insurance Company

Chartered 1810



**FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE**

Assets, January 1, 1919, **\$39,723,888 62**

Surplus to Policyholders, **11,823,660 08**

**DIXWELL HEWITT, General Agent**

**ADAM GILLILAND, Assistant General Agent**

**438 California Street, SAN FRANCISCO**

**SPECIAL AGENTS AND ADJUSTERS**

GEO. E. DEVINE, Sup't of Agencies, San Francisco

J. J. DENNIS, Portland, Ore.

C. L. GREENWALT, San Francisco, Cal.

H. L. COPE, San Francisco, Cal.

L. H. EARLE, San Francisco, Cal.

W. W. GROVE, San Francisco, Cal.

J. G. CLARKE, Butte, Montana

C. E. MILLER, Butte, Montana

H. A. VALENTYNE, Spokane, Wash.

P. H. GRIFFITH, Los Angeles, Cal.

ERNEST E. PRICE, Los Angeles, Cal.

GERARD CLEMENT, Spokane

S. C. ABBOTT, Billings, Montana



AUGUST, 1919

# The Coast Review

## INSURANCE

Subscription, \$3 a Year

In the 48th Year

Foreign, \$3.50

Volume 95

San Francisco, California, U. S. A.

Number eight

Entered at San Francisco Postoffice as second-class mail matter

### MORTALITY RATES

#### *They Are Not Likely to Decrease in This Country and May Increase*

For some years past the mortality rates in America have been slowly decreasing. Better sanitary and living conditions, better surgery, new discoveries in medicine, and plenty of good and cheap food and no lack of employment, have increased the average age in this country by decreasing the rate of mortality.

Influenza and the high cost of living have brought a change which may continue for some years. Physicians say the ill and complicated effects of the influenza are likely to add to the mortality rate during the present generation. The general health and resisting powers of the population have been lowered because of the abnormal cost of living. A majority of Americans as well as Europeans and others are underfed, and have lacked food for from two to five years.

Enforced changes and restrictions of diet are harmful. Too little food is more injurious than too much food, for nature works best with a surplus, and is unable to build up with a deficit. The old-fashioned regular dinner is better than the modern "à la carte," in furnishing variety and sufficiency and replacing waste. The tray restaurant, of any kind, tempting with seeming cheapness, and deceiving with appearance of plenty, is the enemy of individual and national health and strength. So, too, is sumptuary legislation so-called.

Prudent people and prudent life insurance companies, recognizing new conditions and tendencies, will not be surprised by an increase in mortality rates, and indeed will expect greater mortality from tuberculosis, pneumonia, heart and other diseases which lessen the years of humanity.

Work is the easiest way to kill time—and it postpones the day when time will kill you.

**THE COAST REVIEW**

INSURANCE AND INVESTMENTS

*Entered at San Francisco Post Office in September, 1871, as second-class mail*

SUBSCRIPTION \$3 A YEAR; MONTHLY SUMMARY SUPPLEMENTS 60 CENTS A YEAR

Sample Copies Free to any part of U. S., except San Francisco

**Coming?**

"Moved by President Wilson's suggestion," a San Francisco labor union has demanded from employers 25 per cent of the stock of the corporation and 10 per cent of the net profits.

Subsequent employees will of course make similar demands and in time acquire all but 1 percent of the capital. Otherwise the employers must issue fresh stock and create the new capital and the additional net profits by adding both to the prices of what they sell. Are you buyers, who sympathize with the poor dollar-an-hour working man—are you ready to pay the further greatly increased prices? Are you ready for that test?

Is it to be expected that policyholders after awhile, following the new fashion, will demand 25 percent of the capital stock of their insurers and also 10 percent of their net profits?

Cape Town, South Africa, is the home of the new African Motherhood Endowment Society. It should do a great business—in the Rand country and in Germany. Insurance and Financial Gazette is of opinion that the prospectus should have been dated April 1.

**U. S. Telegraph Service**

The Western Union supplies about 85 percent of the telegraph service of the United States.

Western Union wires reach 25,500 offices located in 22,525 separate communities. The only other telegraph system reaches but 1,688 communities or 7 percent of the number served by the Western Union. The profitable telegraph business is between large communities.

In other words, the Western Union, while supporting offices in about 22,500 communities, obtains over 90 percent of its gross earnings from about 2,500 communities.

Of some 20,000 communities, the telegraph offices in which are not in themselves self-sustaining, practically none is reached by other telegraph wires than those of the Western Union.

Receipts from these small offices at railroad stations average about \$20 a month each, and aggregate less than 10 percent of the company's telegraph revenues. Yet these offices are an essential part of a national telegraph system.

**5 Per Cent Tax Rate**

Oakland, Cal., is promised a \$2.60 city tax rate and a \$2.40 county tax rate—\$5.00 per hundred for the city property-owners. Isn't it nice to be a landlord?

A community is rightly judged by the congressmen it keeps.

Postal communications with Germany are now restored.

# INSURANCE IN THE HIGHEST COURTS

## RECENT RULINGS

### LIFE INSURERS IN COURT

NEW YORK

Thompson v. Postal Life Ins. Co. et al. 122  
N. E. Rep. 749, July 29.

#### **Waiver of Forfeiture—Performance of Condition.**

Where a life insurer agreed to waive a forfeiture of the policy on condition insured should apply for its restoration, before a medical examiner, and furnish 'satisfactory' evidence of his insurability, and insured did so, his medical examination disclosing no defect in health, he satisfied the condition on which the waiver was dependent, though the insurer's taste, fancy, or caprice was not satisfied.

#### **Admissions—**

##### **Contradictory Evidence**

In an action on a life policy, a letter from the insurer to the insured tending to prove some agreement between the parties relative to waiver of forfeiture of the policy other than that stated in the complaint and admitted in the answer cannot be considered, since allegations of the complaint admitted by the answer must be taken as true under Code Civ. Proc. § 522.

—  
This was a suit against the mail order Postal Life, reinsurer of the Provident Savings Life.

The insurance was on the life of one Charles T. Thompson, and was payable to his wife. Premiums were paid and accepted for more than 15 years. In the end a delay of 6 days provoked a forfeiture of the policy. A quarterly payment of \$26.10 fell due on June 4, 1902. A period of grace extended the time of payment till July 4,

1912. Payment tendered on July 10, 1912, was rejected by the insurer on the ground that the policy had lapsed.

The complaint alleges that the defendant Postal Life Insurance Company did waive the forfeiture, subject to conditions which were duly performed by the insured. The answer admits the agreement, but denies the performance. "The defendant admits that it offered and agreed to reinstate the said policy and to waive the forfeiture and lapse of the said policy, provided the said Charles T. Thompson should make application for such restoration, and should take an examination before a medical examiner to be appointed by the defendant, and provided further that the said Charles T. Thompson should furnish satisfactory evidence of his insurability."

This condition, says the court, was fulfilled.

The insured applied for the reinstatement of his policy upon forms furnished by the insurer. He submitted to an examination by a physician designated by the insurer. Part of the form of application consists of questions to be answered by the insured. The answers give no hint of a defect in health or habits. Another part of the application is a certificate to be filled out by the examining physician. Again, there is nothing to suggest a reason for rejection. In a blank headed "remarks," the examiner supplements the detailed information with this statement:

"Have known applicant for eighteen years and have never heard of his being sick. He is in splendid health, and apparently a good risk."

This is again supplemented by the testimony of a physician that it is impossible to pick a flaw in the health of the insured as disclosed in the report.

But the Postal Life rejected the claim. What do you think of that?

As the court said, the agreement to reinstate did not contemplate the exercise of insurer's "caprice." The court is too kind in the selection of this word.



"The insurer had agreed to reinstate and waive if satisfactory evidence of insurability was supplied. Evidence that ought to have satisfied was supplied, and thereupon, without further act of the insured or the insurer, the policy was revived."

The company's refusal to revive the policy, as it had agreed, furnishes us with the true measure of the management.

As the court said, the agreement was not to "consider" but to "waive."

"A forfeited policy is one rightfully forfeited."

The judgment of the appellant division for the Postal was reversed and that of the trial term affirmed.

#### UTAH

Chadwick v. Beneficial Life Ins. Co. 181 P. Rep. 448.

#### Burden of Proof

In action on life policy, defended on ground that insured in his application misrepresented condition of his health, insurer has burden of proving that answers were not only untrue, but that insured knew or should have known them to be untrue.

#### Whole of Conversation

Statements by beneficiary to insurer's agents, following death of insured, that questions shown by application had not been asked insured, and that insured had not made the answers appearing therein, were admissible, being part of a conversation between plaintiff and defendant's witnesses, which conversation was solicited by them.

The defendant witnesses Romney and Booth both testified that in their conversations with plaintiff beneficiary, she stated to them that deceased, before his death, denied that these questions had been asked him, or that he had made the answers

which appeared in the application. This came out as a part of the conversation between plaintiff and defendant's witnesses, which conversation was solicited by them. It stands in the record as the statement of one of the parties to the policy agreement.

There is nothing on the face of the document affirmatively indicating that the deceased actually read it or heard it read, either in whole or in part, and the medical examiner, for some reason not appearing in the record, was not called as a witness. There is therefore, aside from the presumption referred to, a complete hiatus in the evidence as to whether or not the document was in fact read by the deceased or read to him by some one else before he subscribed his name. If he signed it without reading it, or hearing it read, or if it was read to him, omitting the questions and answers in dispute, certainly the beneficiary of the policy, in a suit to recover the benefits, should, in answer to a charge of fraud in making the answers, be permitted to prove if she can, that in fact no such questions were asked or answers made.

In view of our statute and the cases we shall hereafter cite we are inclined to the view that in a case of this kind, where an insurance company relies upon false statements and answers of the insured as a defense against an action on the policy, it must not only allege, as the defendant has done in this case, that the statements and answers are untrue, but also that the insured knew or should have known them to be untrue at the time he made them. Not only this, but as a necessary corollary in judicial proceedings the truth of such allegations should be substantially established at the trial.

Defendant company's physician, who was consulted by the insured thought he had rheumatism; but after his death the physician testified that his patient should have known that his illness was serious.

The insured consulted no other physician.

Court said:

"Hence it cannot be contended as matter of law that deceased knew or had reason to believe he was afflicted with anything more than a temporary ailment at the time he

applied for insurance. Everything considered, the court is of the opinion the case was one for the jury, and that the trial court erred in directing a verdict for the defendant.

"The evidence in the record is amply sufficient to sustain a verdict for defendant if the case had been submitted to the jury, and the jury had so found.

"The judgment is reversed, with directions to the trial court to grant appellant a new trial. Costs of appeal to be taxed against respondent."

## FIRE INSURERS IN COURT

### Mortgage Clause

A union or standard mortgage clause attached to a policy constitutes a new and independent insurance contract between insurer and mortgagee for the latter's benefit, which contract is ingrafted upon the main policy, and the rights of the mortgagee or trustee and the insurer as to forfeiture must be determined by the provisions of the mortgage clause, construed with the policy.

A provision in a mortgage clause attached to a fire insurance policy that the interest of the mortgagee or trustee shall not be invalidated by any act or neglect of the mortgagor or owner ceases to be operative whenever a change of ownership becomes known to the mortgagee or trustee and he fails or neglects to notify the insurer, as provided by the policy.

328 (1) (Mo. App.) Where the owner of mortgaged property which was insured sold the same to another, and no notice thereof was given to the insurer, the policies became void as to both vendor and purchaser.—Trust Co. of St. Louis County v. Phoenix

Ins. Co. of Hartford, Conn., 210 S. W. 98.

### Arbitration

Where the policy makes award of arbitrators or umpire or any two of them decisive as to amount of loss, a written award signed by one arbitrator and the umpire is a sufficient showing of an award duly made, where the other arbitrator refuses to sign and dissents.

### Proof of Loss

Where insurer after fire loss covered by a policy in Oklahoma standard form enters into agreement with insured, by which amount of loss is duly determined by arbitrators selected pursuant to policy, without demanding proof of loss required by policy, it waives the furnishing of such proof of loss.—Hartford Fire Ins. Co. v. Sullivan, 179 P. 24.

### Fraud of Appraisers

Stipulation by holder of fire policy, in agreement to submit question of damages to arbitration, that damages should not exceed what it would cost insured to repair or replace with material of like kind and quality, was avoided by the fraud of appraisers of loss appointed pursuant to the policy; such fraud avoiding, not only the agreement to arbitrate, but also the stipulation contained therein.

Carelessness or ignorance of appraisers of loss to holder of fire policy, which entailed a loss of \$25,000 upon the holder, of itself constituted such constructive fraud as to justify relief to holder against insurer.—Non-Royal-

ty Shoe Co. v. Phoenix Assur. Co., Limited, of London, England, 210 S. W. 37.

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#### **Lessee—Insurable Interest**

Lessee would have an insurable interest in improvements made by it at its own expense, though lease obligated lessor, in case of partial destruction, to restore premises, since lessor in such case would be bound to repair only to the extent of restoring the premises to the condition in which they were when lease was executed and before lessee made improvements in question.

All provisions will be construed together, and seemingly conflicting provisions harmonized, when that can be reasonably done, so as to effectuate the intention of the parties as expressed in the contract; this being especially true as to insurance contracts, which in case of doubt as to their meaning are construed strictly against the insurer and liberally in favor of assured. —Phoenix Ins. Co. v. Shulman Co., 99 S. E. 602.

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#### **Owner Need Not Ratify**

Where a contract is made by fire insurance agents to keep certain property insured, the owner need not subsequently ratify such insurance.

#### **Local Agents' Authority**

Local insurance agents have authority, upon a request by an insured for further fire insurance, to obligate their principals by entering a binding memorandum for further insurance, where they would have had authority to place such insurance with the principal forthwith.

Where local agents have agreed to keep certain property insured and have entered a memorandum on their books binding one company, they may prior to loss, upon the cancellation of the first agreement, bind another company by a subsequent binder entry.

#### **Construction of Binder**

A contract of fire insurance executed by the entry of a binder memorandum by local agents must be construed in accordance with the terms and subject to the conditions of the standard form of policy in use by the insurer at the time.—Dalton v. Norwich Union Fire Ins. Soc., 213 S. W. 230.

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#### **Adjustment Induced by Fraudulent Representations**

Fire insurance company, to avoid adjustment and agreement to pay insured upon the ground that adjustment was made upon insured's false statements in proof of loss, must not only prove that statements in proof of loss were false, but that statements were fraudulently made, and actually induced insurer to make adjustment.

In action against insurer upon adjustment and agreement to pay fire loss, it was not error to overrule defendant's objections to evidence as to value of the building and the amount of damage caused by the fire, where the objection was based on the ground that the matter was "concluded by the proof of loss," and according to plaintiff's theory of the case, as presented by his pleadings and evidence, the statement in the proofs of loss as to amount of loss suffered was put there by defendant's adjuster, without plaintiff's knowledge.



Insured was not precluded from recovering upon adjustment and insurer's agreement to pay, by reason of false statement as to other insurance on property, inserted by insurer's adjuster in proof of loss which insured signed, where insured had no intention to deceive and insurer had full knowledge of the real facts and knew that statements were not true.

In action on fire insurance policy, insured has burden of proving compliance with policy, that formal proof of loss in strict compliance with policy has been prepared, and that actual damages have been suffered by the fire within the terms of the contract.—*Samchuck v. Insurance Co. of North America*, 179 P. 257.

The Oregon supreme court remanded to the court below for new trial the case.

Defendant made objections to several rulings of the lower court, but the supreme court sustained all rulings but one. The instruction was quite favorable to the defendant, but it had one fault—it submitted to the jury the materiality of a provision in the contract.

There were two policies, one in defendant and one in the Oregon Fire Relief. Loss on house was adjusted for \$911.70. Proofs of loss were prepared by adjuster. Draft for loss as adjusted was drawn and then held up. Insured ignorant foreigner says he did not know proofs said "only insurance." Says defendant company knew of the existence of other insurance through its agent, and that the burned house was worth more than

the total insurance in the two companies.—179 P. R. 257.

#### **Mutual Mistake**

Where defendant's agency, pursuant to a request to locate plaintiff's cotton and insure it where located, inquired of the compress company storing it, and, being informed that it was in their brick compartments, insured it as being there, which was not true, the cotton being in frame sheds, where fire later destroyed it, the policy will be reformed as for mutual mistake, and recovery had thereon by insured.

#### **Estoppel**

The insurer is estopped to deny that the cotton insured, although described in the policy as being located in brick compartments, was in fact the cotton which was intended by both parties to be insured; the insurer's agent, under instructions from insured to locate the cotton and insure it at the place where it was, having independently investigated its location and insured it as being in brick compartments.—*Agricultural Ins. Co. of New York v. Anderson*, 82 So. 146.

### **MISCELLANEOUS INSURERS IN COURT**

#### **Hernia—Instruction**

In an action on a policy, under which insurer was not responsible for the result of injuries resulting wholly or partly from disease in any form, the court properly refused to instruct that, if the jury believed a fall was the "sole and only direct cause" of death, they must find for plaintiff, notwithstanding a further belief that deceased had a hernia, provided they should

further find that deceased "would not have died at the time, under the circumstances, and in the manner he did die had it not been for said accident and fall," as under such a policy it is not true that every accident which shortens an insured's life may be the basis for recovery.—*Kellner v. Travelers' Ins. Co., Hartford, Conn.*, 181 P. 61. (Cal.)

### GENERAL

#### A Will

Where a will does violence to the natural instincts of the heart, to the dictates of fatherly affection, to natural justice, to solemn promises, and to moral duty, such unexplained inequality and unreasonableness is entitled to great influence in considering the question of testamentary capacity.—*Newman v. Smith*, 82 So. 236.

#### Locals to be Sued

Where general insurance agents appoint local agents and take from them a bond conditioned to account for and pay over all moneys, naming as obligees the general agents, they are proper parties to sue on bond.—*Peery v. Merrill*, 179 P. 28.

#### Surety Broker

Where broker procured and placed contractor's bond with surety company under agreement to be paid a commission "on original premium and all renewal premiums \* \* \* as long as the bond remains in force," surety company could not deprive broker of right to commissions on renewal premiums during the life of the bond, by voluntarily relieving contractor from pay-

ment of further premiums.—*Porterfield v. American Surety Co. of New York*, 210 S. W. 119.

Why did the defendant company refuse to pay the broker?

#### Cancellation

Where insurers gave no notice to plaintiff of cancellation of policies and substitution of other policies in reduced amounts, and neither the agency which procured policies nor bank which paid premiums and from which plaintiff purchased property insured had authority to cancel any insurance without plaintiff's consent, the policies first issued remained in force.—*Stewart v. Coleman & Co.*, 81 So. 653.

#### Libelous Letter

Where a casualty company sent its local attorney a letter declining to pay a claim for loss, which letter was libelous, the insurer was not liable to the policyholder for its attorney's unauthorized act in showing the letter to a third person; the attorney alone being liable.—*Sullivan v. Metropolitan Casualty Ins. Co.*, 256 F. 726.

#### Mutual Benefit Certificate is a Policy

For most purposes, mutual benefit associations are "insurance companies," and the certificates issued by them are "policies of life insurance," governed by the rules of law applicable to such policies, so that declaring on a policy of insurance and introducing a certificate of a mutual benefit association did not constitute a variance.—*Sovereign Camp, Woodmen of the World, v. Pritchett*, 81 So. 823.

**FIRE****10 Per Cent Bonus**

The Liverpool & London & Globe Insurance Co. is paying a 10 percent Prosperity bonus to all its employees, throughout the world. Those former employees now with the Colors or who have returned to the company's service since January 1 also receive the bonus of 10 percent of estimated or present salary.

**Loss by Fire Negligently Set by Defendant**

In action for loss of personal property by fire negligently set by defendant on his premises and escaping to plaintiff's premises, plaintiff was a competent witness as to value of his property without showing any further qualification than ownership.—*Watson v. Nelson*, 172 N.W. 823.

**Agent Must Pay Fire Loss**

If an agent fails to cancel a policy when instructed to do so by his company, he must himself pay any claim that arises under the policy, according to a ruling of the Kansas supreme court. Thomas A. Bigger, of Kansas City, neglected to cancel the insurance written by him on some city property when ordered to do so by the Springfield Fire & Marine, and several weeks later a fire occurred. The court directed Mr. Bigger to pay the loss.—*The Insurance Press*.

Courts have handed down similar decisions for many years. The first, possibly, was that of American Central v. Grace, in Ohio.

Knickerbocker and New York Equitable Assurance will be consolidated

under the name of former. There will be more consolidations a little later.

**Gasoline in Auto Tank**

Policies in terms voidable if insured kept, used, or allowed on premises gasoline, or petroleum or any of its products more inflammable than kerosene oil, were void where insured for several months kept his Ford car with its gasoline tank one-third full.

Of all the company papers, that of the Fireman's Fund (Record) has the smallest page (8x5 inches). This pocket size was selected by President Levison, who had in view not subscribers but readers. He reasoned somewhat like this: Why print a company paper if it be not generally read? and what is more likely to be thoughtfully read than an interesting and useful paper which just fits the agent's pocket and will therefore be read at leisure on the car and at home? But the Record is so good that it would be read even if as big as a blanket.

"Why shouldn't brokers and local agents take out insurance for "malpractice?" They sometimes make mistakes or are guilty of negligence for which they may be liable in some distressingly large sum.

The North River will soon have \$1,000,000 capital. Represented by W. W. Alverson.

Berkeley, Cal —This college residence city lost \$21,778 by fires in the past year. There were 548 alarms.



### SELLING LIFE INSURANCE

Make an event of your first big success by a little celebration, preferably with your wife. It will help you to make a second big success soon.

Your prospect won't enjoy talking with you unless he does his share of the talking.

#### Agent Displays Own Policy to Land Business

A resourceful agent who carries a continuous installment or life income policy tells how he used it to place many a contract of the same kind.

"My opening," he explains, "is something like this: 'Mr. Blank, you believe in life insurance, and you might like to see what kind of a policy insurance men buy for themselves.' Producing the policy, I say: 'I merely wish to leave this with you, and I want you to look it over.'"

"Handing it to him, I add: 'Please take special care of it, as it is the actual contract that protects my wife.' Gracefully backing out, I continue: 'I will see you again in a day or two.'"

"Now note the psychology of what I have done. First, the man's curiosity is strongly appealed to and he will take the policy and read it to find out about me. He'll even read copy of application attached to it to see what other insurance I have, or how old I am. Before he is through he is interested. A sample policy will not accomplish this result. Further, I have placed on him an obligation, that of caring for or preserving my private property. When I get back the subject is resumed, and what happens? He begins asking me questions. I immediately find out what he does not know about the contract, thus saving an endless amount of unnecessary talk. He may not like the income form, preferring a lump sum settlement. Don't you see how the talk is minimized? It works in nearly every case. I succeed in selling my prospect some kind of a policy for some amount and usually in just two short interviews.—Bankers Life Bulletin.

Times have changed and we must change with them.—George T. Dexter.

#### "Nobody Cares for the Old Man"

It is true, unless he has an income, or money in bank, or stocks and bonds or mortgages, or endowment policies soon to mature.

There is always some use for an old woman, not bedridden, helping around the house, taking care of baby, or assisting in housework.

But there is little or no use for an old man. Certainly, he is not wanted around the house. He is seldom wanted in industry where he was once welcome. However clever, his endurance is lacking, and the young men "push him to the wall."

Age of recognized ability is more advanced than formerly, in some kinds of work, and in others it is less. Labor unions are responsible for the shelving of workmen at an early age. Continued sedentary work is responsible for physical deficiencies which make indoor men unsatisfactory employees while not yet old.

Here is something for the life insurance solicitor to think of, and to use with one who is disinclined to take out ordinary life insurance. Every man past 30 should have endowment insurance maturing at an age when he may be "shelved." The policy is a sure way for him to save money, and it may support him in enforced idleness or enable him to engage in some business. Until the policy matures his life is insured. And that may help his credit too.

John Wanamaker, the great merchant, said:

"I can never be grateful enough to those who so ingeniously taught me and influenced me in taking out endowment policies which terminated to aid me in carrying out new plans in my business. When this happened I felt as if a gold mine had opened at my hand."

#### Get in on the Big Line

A New York agent has recently written a "Movie Star" for \$1,000,000. It is said that the death of this "Star" would cause a loss of several million to the company which has signed him up at an unheard of alary.

The feature of business insurance so fav-

orable to agents is that men who cannot be induced to carry a large line for the family may easily be persuaded to pay big premiums for the protection of their business. This because credit is the business man's chief asset and credit cannot be so well fostered as through life insurance.—Mo. State Life Bulletin.

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The smile helps more than the frown.

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#### Intensive Cultivation

To my way of looking at it, the first practical idea the life insurance solicitor should get is the importance of intensive cultivation of his field of prospects, or possible prospects. He would survey around carefully and see whether there are not some "vacant lots" (prospects) that he has not been cultivating. Maybe he has had his mind and thoughts centered too exclusively on the "big rich fields" (application for \$10,000, \$20,000 and more) and overlooked the fertile little patch (the \$1,000 or \$2,000 prospect) in his own back yard, or neighboring lot. Maybe he has failed to observe some of the small fertile strips along the right-of-way—ready to plant and pregnant with responsive elements ripe for intensive cultivation.

A second application which I think the solicitor should carefully consider is his own personal powers; (a) many of which have been hibernating—lying in a dormant state; (b) proper conservation of his time—often prodigally spent in doing nothing, or unimportant matters not contributing to the development and growth of his particular business; (c) the vital importance of intensive cultivation of each hour or time and every opportunity possible of improvement and increased production.—H. C. King.

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"Thinking in big figures," says Banker's Life Bulletin, made David W. Wright a leader. He made up his mind to be a leader instead of a plugger. And:

"It is said that every man's accomplishments naturally rise to the level of his ambitions and thoughts—if he thinks in small figures, he talks in small figures, and if he talks in small figures, his measure of

success will be written in the same ratio. This is one of the big reasons why we have so much more business in some territories than others, which apparently are just as good fields for Bankers Life policies."

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Cheeriness never gives offence.

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An interesting case in our legal department, in addition to the Postal Life defense, is that of Chadwick v. Beneficial Life. No other insurance journal publishes the particulars of these cases.

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And now we reach the speaker of the evening. He was described as having "six feet of unrelieved solemnity, the face of a graven image, and wisdom like unto the wisdom of the gods," and as a "lugubrious monument of Massachusetts solemnity and wisdom." Dr. Willard Scott, of Brookline, Mass. [And at the finish.] When he sat down his audience clapped and hollered him to his feet again for a further show of enthusiastic appreciation. "Funniest cuss I ever heard!" "Some speaker!" "Wonder if I could get him for our town!" These were some of the after comments.—Points.

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C. M. Pierce, of Chicago, was the honor roll leader for the Bankers Life of Des Moines in the month of July, when he produced \$147,000 of business. He followed up his July leadership by producing \$50,000 during the first week in August.

The total paid for business of the company for the first six months of 1919 was approximately \$30,000,000, as compared with \$16,000,000 for the first six months of 1918.

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Tontine.—Under 20-payment tontine policy with so-called "illustration" slip attached, showing results that would likely be value of insured's options at end of tontine period, which slip was in fact part of contract, assurance society held bound to issue additional insurance in certain sum at end of tontine period.

It is duty of life insurance company to keep record of surplus arising on tontine policy, which is trust fund.—205 S. W. 553.

## FIRE

San Leandro, Cal., Aug. 12. — Large summer home of Robert Hilliard Collins, banker of S. F., burned to-day.

As there were twenty rooms and the building substantial, the local fire department was kept busy for several hours. Oakland firemen and apparatus made the ten mile run on call for help. Loss \$40,000, well insured.

Knights Landing, 12.—Harvester engine exploded and started fire. Tractor, rice thresher, two bean harvesters, supplies and one building, etc., destroyed. Loss \$30,000.

Laurel, Or., 12.—Peet Bros. lumber mill burned tonight.

Oregon City, Or., 11.—Spark from threshing engine fired and destroyed large granary and barn on farm of Mrs. Emily Matthews near Canby this evening. Much grain was burned.

Waitsburg, Wash., 10.—Tonight on Walter Minnick's place a smut explosion in a thresher started a fire. Burned thresher and  $2\frac{1}{2}$  acres of standing grain. No insurance on thresher.

Astoria, Or., 15.—Woman started kitchen fire with coaloil; explosion; dress afire, then house; young woman and baby burned to death.

Winnemucca, Nev., Aug. 6.—La Fayette and Martin hotels and other buildings in the block burned tonight. Hoskins and other warehouses opposite also burned.

No fewer than forty lightning caused fires are known to have occurred in Oregon forests recently.

Oroville, Cal. — Search is being made for the men who set fire to the box factory at Sloat last month.

Chico, Cal., 17. — Fire tonight damaged Auditorium hotel and adjacent buildings.

Calistoga, Cal. — In Knights Valley F. L. Tuttle lost 75 hogs and 80 tons of hay by fire with no insurance. Demon tobacco responsible.

Brownsville, Yuba co., Cal. — Barn and garage of Will Abbot. Spontaneous combustion of damp new hay the cause.

East Helena, Mont., 19.—Business section burned today, also eighteen dwellings; other buildings damaged. Losses total about \$100,000.

Susanville, Cal., 14.—A \$50,000 fire broke out here today, wiping out eleven buildings on Main street, including Lassen hotel. Fire started in Zimmerman's saloon.

Oregon.—In one night in the Cascade district lightning flashes started forty-one forest fires, on August 10.

Spokane, 17.—Defective wiring is charged with being the cause of a fire which today destroyed the altar and ciborium and some of the interior of St. Anthony's Catholic church. Loss, \$30,000.

Portland, 14.—Northwest Box Co. plant burned to day. Adjacent sheds and lumber were damaged.

Klamath Falls, Or., 15.—Martin Bros. garage, covering a square, burned down last night, in sudden spectacular way. The blaze was caused by explosion of gasoline tank. Many automobiles destroyed; some saved; loss, \$70,000.

Blewett, Wash., 13. — Peshastin Lumber plant burned tonight. Loss \$100,000. The forest also caught fire.

Wireless apparatus is now used by the government forest fire outlook stations.

The Vancouver (B. C.) Fire Agents Ass'n has been organized.

Portland, June 25.—Oberle Packing Co. plant burned.

There were two Chinese watchmen on the place—who did not discover the fire.

Milton, Or., June 27,—On Vanderhae wheat ranch a thresher engine spark started a fire which destroyed 80 acres of wheat, one binder, and seriously burned several mules.

Medford, Or., June 24.—Gaynon sawmill burned.

Ruston, Wash.—Two houses belonging to John Olson burned. Methodist church a block away caught fire from brand; roof destroyed.

The Policyholder of Manchester says:

"Home fire losses continue to be severe and frequent."



## Fire

Loyalton, Cal., 27.—Clover Valley Lumber mill burned, with loss of \$100,000.

Strome, Alb., 8.—Six places of business burned today, with \$50,000 loss.

H. B. Keith, underwriting manager of the Vulcan Fire, has returned from a visit to the Pacific Northwest.

Paul Kingston, insurance broker, is secretary of the new federal grand jury.

Sam Mayer, for many years an insurance broker and a well known church organist, has been in Hannemann hospital for some time.

Barnes Brothers, Inc., have been appointed agents for the Home F. & M. Insurance Company at Salt Lake City, Utah.

Seattle agents are troubled by the competition of an increasing number of "general agencies" in their city, which pay commissions (or brokerages) to any broker, as high as those paid by the companies. The complaining agents therefore ask that Seattle be made an "excepted city." Some years ago the Board abolished such exceptions.

General Agent Wayman announces the appointment of Charles Harris as agency superintendent, with headquarters in San Francisco. For many years was special agent for the North British office. W. W. Cleveland, for ten years special agent with the Wayman office, has also been appointed agency superintendent.

F. C. Stanford, for many years on the field staff of the Norwich Union, and recently superintendent of the auto department, has been retired, owing to ill health. He has left the hospital, where he has been in the hands of a lithotomist, and is now at his home near Gilroy. The company retires him on a pension, in recognition of his long and faithful services.

The Atlas Assurance now has more than \$10,000,000 premium income.

There are good reports of the affairs of the Pacific States Fire, a company represented by Newhall & Co.

San Anselmo, Cal.—Richard Leach and his wife hired a girl of 15 from the Associ-

ated Charities. In a little while fire broke out in the house in three places. This was on July 10. The graceless charity girl, Alice Grace, disappeared. Discovered, she said she set the fire "to get even" with her employers.

## New Office

The Pacific department of the Merchants Fire Assurance Corporation of New York, writing also as the Merchants Underwriters Agency, is opening offices in the Babcock building, at 324 California street, San Francisco. Manager McIntire and his staff will begin business on September 1.

## Can They Win?

Circular-letters have been issued by Messrs. Bertheau and Solinski of San Francisco, asking to be entrusted with claims for losses settled by the Aachen & Munich and other companies by compromise, in spite of ability to pay in full, and in despite of the absence of policy clauses limiting or qualifying liability, as for earthquake cause of fire. Such unlucky 13-year-old claims look like a "dead loss," but perhaps the effectors have legal and other information which indicate a living liability—still.

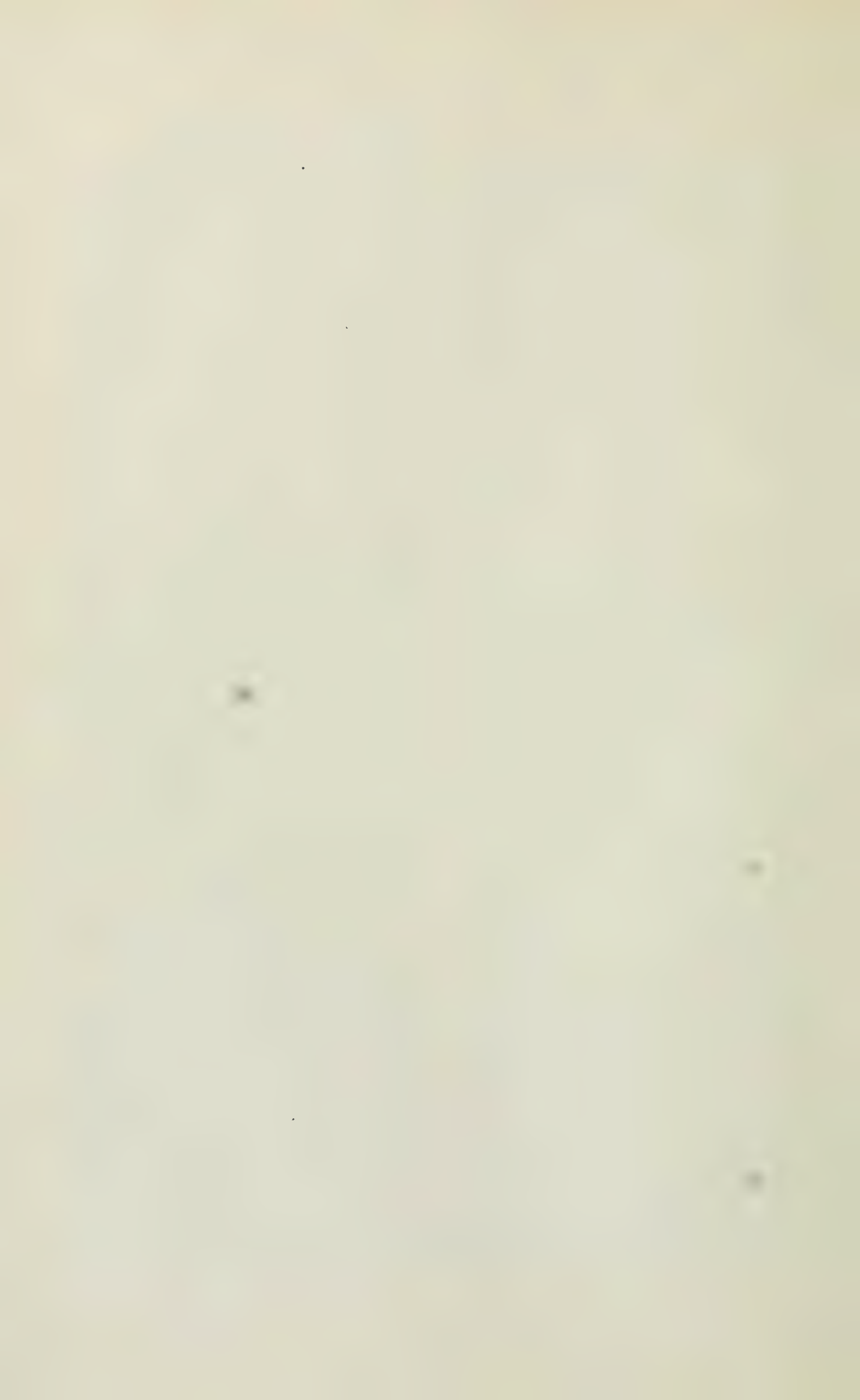
According to press reports, fire losses in the United Kingdom so far this year equal those of all last year.

## Life

A Mutual Life agent in Tennessee has just written a policy on the life of Colonel Alvin C. York, the national hero from the mountains. Governor Roberts was a witness to the application. The policy was an ordinary life with disability benefits and general double indemnity.

Coast Review will print some interesting statistics of surety and liability and other branches.

Suining a policy to the prospect's needs is a good way of convincing him that he needs a policy.—Manhattan-Graphs.



## GENERAL

### Mutual Life

To qualify agents for membership in the Mutual Life field clubs a larger amount of paid business must hereafter be written. Part time agents are no longer eligible. The minimums are now \$250,000 and \$125,000.

### Metropolitan Life

San Francisco, Aug. 13.—The Metropolitan Life has begun excavating for foundations of the new extension to its Pacific head office at Stockton and California streets.

### But the Thresher May Smoke

The Kansas fire marshal has ordained Hear ye all workers who are round about threshers! ye must not smoke thereabouts nor carry matches except in metal boxes (such as good insurance companies provide). Threshers inanimate must be provided with and display fire extinguishers and spark arresters. Sparking in a public manner is not permitted.

### Water Tax

Alameda, Cal., protests against the water company's charge for fire protection. It is asserted that the fire protection is inadequate, and that a large part of the city is served only through a two-inch pipe. City salaries have been increased, revenues are less because of war time prohibition of beer and so forth, and government control of big local industries; and the fire underwriters have raised rates. Somebody must suffer: why not the East Bay Water Co., a corporation?

Berkeley and Oakland have made similar pleas to the state railroad commission. It has jurisdiction under California law. The bay cities say they have reached the charter limit of taxation, and anyway they are of opinion it is not right for them to tax owners of vacant lots for water for fire protection.

We cannot always be young in body: let us ever try to be young in spirit.

## Fire Extinguishers

The firemen of San Francisco are organizing one big union, which will strike and leave the city at the mercy of flames if demands are not instantly complied with, as union firemen in other cities have done.

Sacramento firemen ask for increased wages. They now receive \$90 a month.

Portland, Or., 13.—International Association of Fire Fighters meets here on September 8, with representatives from 225 local organizations. These rugged, daring men will be welcomed by the city. Money will be raised next week for their entertainment.

### Will Move

The Pacific department of the Aetna has leased the three story brick building at 219-21 Sansome street, next to the Royal building,

The Miller, Henley & Scott general agency of the Western and the British America and the Tokio will move to the ground floor of the Royal building, in the rear, with opening also on Pine street. This move from California street will probably be made in October.

Marsh & McLennan will move to the second floor of the Grant building, from present offices on the ground floor of the Royal building, in a month or so.

Inland Marine Loss.—Meridian, Calif. Barge Nebraska struck a snag in Sacramento river and sank with 8500 sacks of barley, at Tisdale. Apparently no insurance.

Marine.—Ships built of solid welded sheets of steel are promised by an Oakland, Cal., inventor.

Santa Cruz, Cal., took a \$10,000 blanket policy covering liability for accidents during the week visit of the new Pacific fleet. Premium, \$500, or 5 percent for one week. Lloyd's of London the insurer, no American insurer being willing to risk ten thou.



### West Coast Life

The West Coast Life is writing more and of a better class of business than formerly.

"Pioneers of the West Coast Life" is a company organization dating back to 1906 before fire which destroyed the entire office. The West Coast continued business as formerly and advertised "Money to Lend on San Francisco Realty." That was grit and enterprise both.

### Convention

Stewart Anderson, editor of Points, writes for the August number an entertaining account of the recent convention of the Western division of the Field Club of the Mutual Life in Portland.

"The city was wallowing in the depths of humiliation" because of the unusual temperature of 100 in the shade. George K. Sargent, superintendent of agents, found close to 200 club members when he called the convention to order.

J. P. Corry of Salt Lake was elected president of the club for the ensuing year.

The meeting was pleasing, profitable, peppy, and without any punk.

### Out

The Board of Fire Underwriters of the Pacific has notified the Nevada that it must cancel its general agency contract with the Stockholders Auxiliary Corporation of the Bank of Italy.

Received.—Hine's Directory of Insurance Lawyers, Adjusters and Medical Examiners. C. C. Hine's Sons Co., 100 William st., New York.

The Intelligencer of the Metropolitan Life, of date July, is a beautiful memorial number, bound in purple. The frontispiece is a truetolife portrait of the late president, John Rogers Hegeman. The Memorial contents hold the reader's attention throughout.

A letter from Germany, dated July 16, reached us on August 12—twenty-seven days.

### Fireman's Fund Bonus

To aid in meeting the emergency due to the increasing cost of living the directors of the Fireman's Fund of San Francisco have authorized the payment of an extra month's salary for August to all employees of the company who were in its service on January 1, 1919. This is the second extra allowance since December 1, 1918.

### Fire

Palermo, Cal., Aug. 20.—Fire today destroyed about a thousand acres of fruit trees.

Near Yosemite Valley, Toreda, a resort, was half destroyed by fire, Aug. 11. Owner, A. B. Davis.

Los Molinos, Cal.—Hop kiln and hops on the Edward Horner place burned. Incendiarism suspected.

Spokane.—Municipal or school insurance has indeed proved very unsatisfactory here. The Holmes school was badly damaged by the fall of a hot air toy balloon carrying a burning oilsoaked sponge, which fired the roof, with a damage probably exceeding the school fire funds, slowly accumulated. Previously losses paid by the companies were 223 percent of the premiums received.

Riverbank, Cal., 6.—Bank robbers were frightened from First National bank here, but they tossed their acetylene torch into waste paper and set it afire. Police put out the fire, and found that the burglars had melted the safe door.

Chico, Cal.—Barn and hay on Kundert ranch burned spontaneously.

Ked Bluff, Cal., 13.—A 3 story brick barn on Cone ranch burned. Contents hay and implements.

Insurance Commissioners may order the removal of the 10 percent war surcharge on August 31.

Spokane.—Walter Merryweather is now president of the Washington State Ass'n of Local Agents.

Summit, Wash.—Tar on kitchen stove of Buckley home boiled over. Fire destroyed home and contents and \$200 in paper money.

### Field Men

Balfour, Guthrie & Co. have added John S. Talcott to their field staff at San Francisco. Neil Stewart succeeds A. H. Jackson at Portland, and the latter is transferred to Seattle.

William Manning, for the past twenty-five years in the service of the Pacific department of the Atlas Assurance Co., committed suicide in his home in San Francisco, yesterday (Aug. 12), at age 50.

Mr. Manning had covered the Northwest field for several years and latterly the Rocky Mountain states. When a general agency was established at Denver he was transferred to California, where he was given an easy field because of his poor health.

The suicide wrote a farewell letter to his wife, in which he said "I am ill and a wreck, mentally and physically." He confessed to using some of her money in the stock market.

Prof. Edmond O'Neil, who some years ago read a paper at the annual meeting of the Fire Underwriters' Association of the Pacific and also made an after-dinner speech, was shot and slightly wounded, as was another professor at the University of California, by an insane assistant.

Denver. — Robt. E. Wallace, for some years special for the Sun in Kansas, Oklahoma and Arkansas, has been appointed special agent for the Willard O. Wayman general agency, for Colorado, Wyoming and New Mexico, with headquarters at 102 Boston block. Mr. Wallace succeeds Mr. Dodd, who resigns because of long illness and present inability to travel.

J. P. Treanor appraised the Shiedeman loss in San Francisco.

Adam Wilkie, well known San Francisco builder and appraiser, is employed temporarily by the government in Washington.

Judge De Lappe of the Goodwin general agency has returned home, after adjusting losses in the Susanville conflagration. "Very hot up there."

Leopold Gans, well known in Chicago, is now employed by San Francisco offices as an appraiser.

### Personal

Secretary Blanchard of the Fireman's Fund has returned from his summer home, near Lake Tahoe, where he did some fishing, with the usual success. Mr. B. is one of the few men who know the origin of Fallen Leaf name, near which pretty lake he lived.

Secretary Moore, in Pacific Mutual News of August 1, gives an account of his descent into crater of an extinct volcano in Japan. No fire or smoke or ashes, nothing but luxuriant vegetation within the walls. Among the rocks that covered the bottom he gathered some of the finest specimens of moss, each plant resembling a miniature pine tree, two or three inches high and of a deep sea-green color. But the crater of Fuji, a regular fellow, was partly filled with a great mass of snow and ice.

Philip W. Alexander, recently with the publicity department of the Fireman's Fund, is now with Miles Bros., motion picture people.

Alfred M. Best Company, Inc., announces that on August 1st, Clark F. Hinman associated himself with it to take executive charge of all fire and marine reporting and special service work. Mr. Hinman began his insurance career with the Ohio Inspection Bureau, leaving that rating organization to take up field service. After a number of years of special agency experience he started a local business in Akron, Ohio, in 1916 disposing of it when he enlisted in the service of his country early in 1918.

B. G. Wills, superintendent of the automobile department of the Fireman's Fund, is away on a three months trip East. He will attend an important meeting of the National Automobile Underwriters' Conference, and will return home about Sept. 1.

### Workers' Mortality

Insured workers, according to the Metropolitan Life's experience, suffer most from tuberculosis and next from organic diseases of the heart. Accidents, pneumonia and cancer cause, each, about 73 deaths per 100,000.

## LIFE

### Postal Life

In our Legal Digest the interested reader will find particulars of a suit which we believe is enlightening as to the character—or may we say want of character—of the Postal Life of New York, a company which brags of the fact that it employs no agents but solicits business only through advertising and the mails. It tries thus to write business on the lives of applicants in states where it is not authorized to do business; but seems able to get business only by re-insuring the outstanding risks of dying companies.

### Connecticut Fraternal Report

Fraternal Benefit Societies. 1919 Report of Connecticut Insurance Department, Barton Mansfield, Insurance Commissioner.

Societies reporting, 48. Assets \$200,326,-\$31, a gain.

Membership, 4,852,581, a gain.

Income, \$93,311,310, a decline.

Disbursements for claims, \$68,802,177, a large gain.

Foresters lead in assets, with \$46,707,709, with less than 2 percent surplus.

In certificates in force Modern Woodmen of America leads with \$1,644,662,000.

Woodmen of the World next, with \$1,-187,718,754.

Both report an increase.

Many societies report a decline in certificates in force.

Brith Abraham Ind. Order fell off about \$3,000,000.

Foresters lost about \$4,375,000.

Ladies Catholic Benevolent lost about \$11,000,000.

Royal Arcanum lost about \$18,000,000.

United Commercial Travelers lost about \$10,000,000.

The influenza had somewhat to do with these losses of membership.

The national convention of life men will meet in the heat of smoky but not poky Pittsburg on September 29 for a three days

wrestle with the devils and evils of competition, rivalry and strivalry, strafaing and straddling, knifing and biffing. The delegates, who are no skates, are prepared for direct action and a warm time.

### Death Claims

Some of the death claims paid by the Mutual Life in this field are:

Jos. L. Piper, Prescott, Ar., \$5,025, only \$107 premium paid by the insured; Nathan S. Bly, Winslow, Ar., \$5,000; J. Alan Ackerman, San Francisco, \$10,012, only \$800 paid by insured; Irwin R. Broughton, San Francisco, \$5,007; Fred W. Eaton, San Francisco, \$5,043; Abraham Wolf, insurance broker, San Francisco, \$6,369, less than \$1,000 in premiums paid; Chas. Forman, Los Angeles, \$24,775; Joseph C. Leroy, Los Angeles, \$10,000; Fred E. A. Spott, Los Angeles, \$5,010; E. W. Risely, Fresno, \$10,042; Webb N. Pearce, Oakland, \$5,028; Adam Boeck, Hollywood, \$10,012; Chas. Christodoro, Pt. Loma, \$10,589; E. D. Charter, Sacramento, \$10,005; G. D. Courtenay, San Diego, \$20,457.

Jerome Wheeler, Colorado Springs, Colo., \$40,028.

Henry L. Blucher, Boise, Id., \$5,000.

A. Van Dyken, Belgrade, Mont., \$5,018, only \$376 premiums paid; Clinton V. Reed, Three Forks, Mont., \$5,016, only \$296 premiums paid.

Wm. J. Reynolds, Roswell, N. M., \$12,-013, only \$983 premiums paid.

Wm. C. Gruliford, Portland, \$5,002, only \$127 premiums paid.

Hyrum Pingree, Salt Lake City, \$9,538, only \$480 premiums paid.

Albert Scowcroft, Ogden, Ut., \$30,147, a profit of \$23,895 over cost.

J. T. Moore, Kelso, Wash., \$10,268, which was \$9,206 over cost.

The Life Underwriters Assn. of Canada will hold its annual convention August 19-22 at Calgary.

Both in this country and in the British empire life insurance written in the first half of 1919 nearly equals the total written in 1918. Influenza is a great persuader.



## San Francisco Department Fire Business

Companies and Agencies		San Fran. Prams.	Prams. Rec'd	—Coast— Losses Incur'd	Ratio Percent
11 T. H. Anderson—Liverpool & London & Globe, Ltd., Star Ins. Co. of America					
11	1918	217,989	1,380,011	527,213	38.2
10	1917	248,861	1,119,356	298,514	26.6
11	1916	233,496	897,650	313,152	33.8
6	1915	246,572	945,749	440,273	46.6
6	1914	272,888	911,555	405,316	44.4
Write in 1, 2, 3, 4, 7, 8 and 13.					
12 E. T. Niebling—Commercial Union, Lon.; Commercial Union Fire, N. Y., Palatine, London. (Now C. J. Holman.)					
12	1918	82,319	*1,181,380	380,234	32.3
11	1917	91,940	*1,028,056	369,575	35.1
8	1916	71,153	*928,017	374,176	40.2
10	1915	81,648	*826,541	472,215	57.1
7	1914	93,912	*908,827	338,193	37.9
Write in 1 to 8 incl., 12 and 13.					
* Including reinsurance of half of American Central business.					
13 A. W. Thornton—London Assurance; London Underwriters.					
13	1918	90,875	1,068,350	341,287	31.0
13	1917	93,109	988,849	388,381	39.2
12	1916	88,136	853,823	302,016	35.3
8	1915	95,813	849,459	429,325	50.5
10	1914	95,142	829,133	432,126	52.1
Writes in 1 to 14 inclusive.					
14 Balfour, Guthrie & Co. — American of Newark, Camden, Roch.-Dept, Caledonian, Scotch Underwriters.					
14	1918	71,036	1,003,886	308,189	30.6
14	1917	62,764	893,254	350,876	39.2
14	1916	59,849	780,098	326,033	41.7
20	1915	48,105	448,129	249,287	55.6
21	1914	41,564	429,849	188,797	43.9
Write in 1 to 8 inclusive and 12 and 13.					
15 Edwin Parrish—Niagara Fire, Detroit F. & M., Niagara-Detroit					
15	1918	55,088	954,770	301,916	31.9
17	1917	61,850	810,480	252,395	29.7
16	1916	57,124	663,869	237,633	35.6
14	1915	54,254	646,434	359,577	55.9
16	1914	50,261	639,037	325,757	50.6
Write in 1 to 8 inclusive; in 12, 13, 14; in 16, mining risks only.					
16 B. Goodwin — American Central, St. Paul F. & M., Merc. F. & M. Und., Minnesota Und., Royal Exchange					
16	1918	82,113	950,428	291,337	30.6
16	1917	71,302	862,318	298,812	34.6
15	1916	60,686	698,163	356,173	50.9
13	1915	49,956	735,037	486,255	66.1
11	1914	67,002	772,556	413,581	53.5
Write in 1 to 8 inclusive, and in 12 and 13.					
Including American Central half which is reinsured in the Comer- cial Union.					
17 Sam B. Stoy—London & Lancashire, Orient, Safeguard.					
17	1918	99,143	930,368	288,901	31.0
15	1917	97,187	875,478	332,001	38.1
13	1916	84,276	791,739	300,226	37.9
12	1915	91,796	779,670	443,378	56.8
12	1914	89,969	727,290	370,624	50.9
Write in 1 to 13 inclusive.					
18 Benjamin J. Smith—Connecticut Fire, Westchester.					
18	1918	60,251	886,117	323,611	36.5
18	1917	65,429	799,922	264,089	33.0
17	1916	56,744	658,125	242,416	36.8
16	1915	62,752	608,423	340,019	55.8
13	1914	71,777	692,746	326,802	47.2
Write in 1 to 8 inclusive, and 12, 13, 14.					

For Home and Franklin figures see Reporting East.

Companies and Agencies	San Fran. Prem's	—Coast—		Ratio Percent
		Prem's. Rec'd	Losses Incur'd	
19 Geo. W. Dornin—Springfield F. & M.				
19 1918 . . . . .	78,845	865,834	274,307	31.6
12 1917 . . . . .	88,342	1,012,363	428,572	42.6
10 1916 . . . . .	81,161	916,501	421,359	45.9
9 1915 . . . . .	82,231	834,304	490,415	58.8
9 1914 . . . . .	87,965	886,841	445,393	53.2

Write in 1 to 8 inclusive, 12, 13, 14. Two companies previously to 1918

20 A. T. Bailey — Providence-Washington, Boston, Old Colony,  
New Hampshire, County.

20 1918 . . . . .	68,150	816,130	263,652	32.3
19 1917 . . . . .	61,929	668,487	233,635	34.9
19 1916 . . . . .	59,647	509,828	172,558	33.8
31 1915 . . . . .	30,569	272,084	202,090	74.3
31 1914 . . . . .	29,605	282,379	190,124	67.3

Write in 1, 2, 3, 4, 5, 6, 7, 8, 12, 13.

21 J. L. Fuller—Norwich Union.

21 1918 . . . . .	49,858	730,355	230,090	31.5
20 1917 . . . . .	39,824	658,641	282,204	42.6
20 1916 . . . . .	33,277	507,048	227,763	44.9
22 1915 . . . . .	28,694	427,771	229,391	53.6
26 1914 . . . . .	31,857	391,435	203,844	52.0

Writes in 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13.

22 D. W. Clark—Northwestern National.

22 1918 . . . . .	69,043	705,291	179,056	25.3
24 1917 . . . . .	60,121	540,524	161,779	29.9
22 1916 . . . . .	55,584	485,525	166,974	34.3
25 1915 . . . . .	50,594	394,989	151,505	38.4
22 1914 . . . . .	42,756	359,533	149,221	45.0

Writes in 1, 2, 3 and 14.

23 Frank M. Avery—Fire Association, Philadelphia Underwrs.

23 1918 . . . . .	66,172	691,937	219,867	31.7
22 1917 . . . . .	60,062	587,344	183,586	31.2
24 1916 . . . . .	48,885	445,399	155,354	34.8
24 1915 . . . . .	57,000	418,844	245,794	58.6
20 1914 . . . . .	60,618	432,804	206,842	47.9

Write in 1, 2, 3, \*4, \*5, 6, 7, 8, 12, 13, 14, 17.

\* Philadelphia Underwriters only.

24 E. C. F. Knowles—Phoenix of London, Imperial Assurance.

24 1918 . . . . .	78,881	682,312	198,330	29.0
21 1917 . . . . .	67,813	595,897	244,532	41.0
18 1916 . . . . .	72,610	535,822	223,961	41.7
17 1915 . . . . .	82,236	539,686	328,340	60.8
17 1914 . . . . .	87,423	538,316	238,874	44.3

Write in 1 to 8 inclusive, 12 and 13.

25 Carl A. Henry—Sun of London, Michigan F. & M., Patriotic  
Assurance, Sun Underwriters

25 1918 . . . . .	79,426	671,480	198,220	29.5
23 1917 . . . . .	65,280	564,763	200,511	35.5
1916 . . . . .	61,602	500,662	175,073	34.9

Writes in 1 to 8 inclusive, and 12, 13, 14.

26 Frank J. Devlin—† Atlas

26 1918 . . . . .	46,392	625,724	190,124	30.3
25 1917 . . . . .	46,407	521,534	203,300	38.9
23 1916 . . . . .	43,856	485,480	153,703	31.6
21 1915 . . . . .	42,874	438,389	259,228	59.1
19 1914 . . . . .	46,966	459,030	181,965	39.6

Writes in 1 to 13 inclusive, and in 16. †Includes Atlas-Manchester figs

27 F. S. James & Co.—Urbaine, General, Eagle, Star and British  
Dominions

27 1918 . . . . .	7,037	602,408	152,581	25.3
36 1917 . . . . .	3,156	190,191	59,089	31.0
37 1916 . . . . .	918	113,540	26,862	23.3

Companies and Agencies		San Fran, Prem's	Coast— Prem's Rec'd	Losses Incur'd	Ratio Percent
28 Edward E. Potter & Sons — Glens Falls, Security (Girard F. & M. New Haven Underw., Firemens, United American, Eastern Underwriters					
28 1918		51,511	575,132	186,353	32.4
26 1917		58,113	504,962	169,833	33.6
21 1916		60,230	486,432	232,101	47.6
18 1915		60,276	526,700	337,520	64.0
23 1914		73,264	421,900	171,040	40.4
Write in 1 to 6 incl., and 8, 12, 13.					
29 Henry Homes Smith Law Union & Rock, Union Assurance.					
29 1918		47,024	571,847	234,732	41.0
30 1917		44,513	390,843	166,861	42.6
25 1916		42,605	432,677	164,538	38.0
23 1915		42,248	427,680	311,438	73.0
24 1914		51,921	417,582	283,165	67.8
Writes in 1 to 8 inc., 10 and 13.					
30 Selbach & Deans — Hanover, Delaware Undwrs., Concordia					
30 1918		28,559	503,928	176,586	35.1
28 1917		38,877	456,522	191,450	41.9
28 1916		23,511	370,010	147,382	39.8
30 1915		28,979	304,492	172,503	56.6
32 1914		30,922	277,590	134,373	48.4
Write in 1 to 13 inclusive					
31 F. M. Branch — New York Underwriters, Utah Home.					
31 1918		26,235	470,255	177,663	37.7
27 1917		20,519	467,755	198,637	42.4
27 1916		25,849	404,566	140,264	34.7
26 1915		28,746	386,690	192,370	49.7
25 1914		31,793	407,038	168,063	41.2
Write in all except 9, 10, 11, 12, 15, 16, 17, 18.					
32 D. Davenport — National Union.					
32 1918		62,167	466,182	200,475	43.0
31 1917		97,507	368,768	152,502	41.3
32 1916		85,022	306,947	108,457	35.3
27 1915		95,574	351,667	193,107	54.9
27 1914		91,332	361,145	178,946	49.5
Writes in 1, 2, 3, 4, 5, 12, 13, 16.					
33 Miller, Henley & Scott — British America, Western Assurance and Firemen's Underwriters Agency.					
33 1918		41,459	452,842	92,682	20.4
32 1917		42,541	357,558	127,491	35.6
33 1916		35,073	235,336	80,630	34.3
32 1915		37,032	224,483	106,625	47.5
35 1914		33,549	207,675	118,931	57.2
Western writes in 1, 2, 3, 7, 12 and 13; British America in 2, 3, 12 and 13; Firemen's Underwriters in 1, 2, 3 and 13.					
34 Walter M. Speyer — New Zealand.					
34 1918		90,933	483,567	128,440	28.7
29 1917		92,197	445,622	159,105	35.7
26 1916		91,211	408,528	111,194	27.7
19 1915		93,083	494,198	260,476	52.3
18 1914		106,187	478,940	246,087	51.9
Writes in 1 to 10 incl., 12, 13.					
35 J. F. Cobb — Nat'l Ben Franklin, Superior, United Firemens, Republic, People's National, Pittsburgh Underwriters.					
35 1918		126,699	354,162	79,802	22.6
33 1917		117,050	275,047	52,120	19.0
30 1916		113,303	231,135	45,551	19.7
37 1915		86,898	186,201	61,590	33.1
33 1914		99,018	218,193	84,860	38.9
Writes in 1 only.					
36 Chapman & Nauman — British & Federal Und., National Liberty Phenix.					
36 1918		65,932	333,780	114,126	34.2
35 1917		61,926	251,154	115,485	45.9
35 1916		50,028	200,757	73,540	36.6
33 1915		46,901	208,818	91,675	44.0
38 1914		41,919	141,912	37,047	26.0
Write in 1 to 3 inclusive.					



## ACCIDENT

### Charges Against Oregon Accident Commission

Salem, Or.—It is asserted that several accident companies are responsible for the recent quite serious charges against the state industrial accident commission.

The charges will be investigated at a hearing in Portland. They include:

The management is corporation-controlled;

There has been discrimination in compensation allowed children.

The commission has attempted to assume jurisdiction over U. S. navigable waters;

Discrimination between large, and small employers:

Alternate stopping and resuming of payments to workmen as pressure is brought by publicity; and

Failure to make annual reports and audits.

### Automobile Accidents

This is the open season for automobile accidents, and the number reported in the daily and weekly papers of this Coast is astonishingly large. We believe the number is greater than during the same summer season last year. There has been no decline because of the new war-measure which became a law on July 1. Possibly there is more reckless driving because stimulating drinks are now carried on the machines.

### Personal

Manager Breeding slipped on a rug, fell and broke an arm.

Manager Alverson while out in the country on a fishing trip fell and broke an arm.

## FIRE

### Raise the Rates

Georgia has increased the premium tax 100 percent—from 1 percent to 2.

Several cities have recently permitted, aided and abetted the unionizing of their firemen.

Owing to high taxes, loss of saloon revenue, and increased cost of fire apparatus, many American cities, though growing in population, are allowing their protection to stand still or deteriorate.

The state insurance commissioners, though admitting war-time costs are not decreasing, have resolved that the surtax must go. This is good politics. But it justifies advances in rates.

American fire insurance rates are too low for the conflagration hazard; too low for safety.

The New York National of Buffalo has been seized by the seizer of the New York insurance department, the little fire company being impaired about \$100,000. Thus ends a queer story of nineteen years of combinations and poor (bank) relations. This company had over \$200,000 or two fifths of its assets on deposit with a Philadelphia bank which blew up.

Charles R. Page, formerly general auditor of the Fireman's Fund, has been made a Chevalier of the Legion of Honor by the French Government, in recognition of his exceptional services while a member of the U. S. Shipping Board.

Realty. — Lot 31x87 ft 6 in., on Sansome street, adjoining the Royal Insurance building, with a 3-story and basement building, with a perpetual light easement to the Royal, was sold this week to John C. Brickell by the McCreery estate for \$80,000. This building will soon be occupied by the Aetna (Fire) Pacific department.

Lot 25x91 ft 6 in. south side of Market st near Second, 3-story br improvement, has been sold for \$125,000.

**LIFE****Western States**

The Western States Life is reported as grabbing the best agents, of a kind, from the New York Life.

President Saunders announces in jubilant print that in the first half-year the Western States Life has increased its reserve. This is rather disingenuous; for any "going" life company increases its reserve by legal requirements out of renewal premiums, and of course increases its assets. Gains in assets and reserve do not prove prosperity nor growth in things essential.

We should have preferred the president to announce something like this: "Our mortality rate has decreased; and both our surplus and percentage of surplus have increased."

The Hewes building ("a monument to myself"), at southeast corner of Sixth and Market sts., San Francisco, has been purchased by the Western States Life Ins. Co. for \$650,000. Big office buildings have toppled many a small company into bankruptcy. The building is 14-stories, steel frame, and has about 100 tenants.

Of what value the company will report it in its annual statement on December 31 we shall see. By adding to the value the "surplus" may be strengthened. The actual value will depend on the net income of the building, which is too far west to be now good office property.

Vice President Buckner of the New York Life is quoted as saying: "Consider the thousands of dollars that used to be spent every night by crowds that sat or danced in gilded palaces, gorging their stomachs with food that they did not need and addling their brains with drink that they should not have, to the jangle of the jazz band and the orchestra." The moral for the life solicitor is that some portion of this wasteful, worse than useless spending must find its way into life insurance premiums—if not spent for autos, bridge, poker or abroad. Vice President Buckner believes in national prohibition.

**Life Insurance in Canada**

Superintendent Finlayson of the Canadian insurance department, in his annual report, says 1918 was the most momentous in the history of Canada, so far as the experience of life insurance companies is concerned. After four years of unusually heavy mortality due to the war, the influenza epidemic came. Death claims were increased 24.3 percent.

War claims in the five years amounted to \$17,155,418 on Canadian policyholders, almost entirely due to killed in action or dying from wounds.

Influenza, pneumonia and grippe death claims in the last three months of 1918 were nearly \$10,000,000. It is well to remember that January, February and March of this year were equally influenzic.

**Bankers Life 40th Anniversary**

The Bankers Life Company of Iowa celebrated the recent 40th anniversary of its organization by its first million-dollar day production. The production for the anniversary month was \$8,200,000, which was an Iowa record breaker.

The total business of this leading Iowa company in the first half of 1919 was \$42,000,000, a sum which is virtually twice the amount written in the same months of 1918. The field force promise similar production for the remainder of the year, or a total of say \$80,000,000 for 1919.

This is a conservative company and any volume of new business will be along safe lines.

The Pacific Mutual has on its home office building a big electric sign—"Life and Accident Insurance."

**A Leader**

The Employers' Liability Assurance Company's United States branch leads the foreign casualty writers in assets invested in this country. Only two American companies, out of more than fifty casualty writers, have more assets than this British company's American investments.

## MISCELLANEOUS

### Fidelity & Casualty Semi-Annual Figures

The semi-annual statement of the Fidelity & Casualty Company of New York shows gains in resources, new business, and reserve.

The company is now an 18-millionaire, by a gain of more than three-quarters of a million.

Losses paid since organization up to July 1st, 1919, amount to \$68,667,495. This is a gain of over \$3,000,000 in six months, indicating the extent of business done.

Fidelity, surety, accident, health, casualty, disability, burglary, compensation, boiler, automobile, plate glass and ten other kinds of loss and liability insurance are written by the Fidelity & Casualty.

### Title Insurance

Where a title insurance contract is drawn up by the insurer, in construing its terms, if any are doubtful or uncertain, the insurer must bear the burden.—*Broadway Realty Co. v. Lawyers' Title Ins. & Trust Co.*, 123 N. E. 754, 226 N. Y. 335.

### Insurance Almanac and Cyclopedia

1919 Edition. Official Information on All Lines of Insurance. Price \$1.00. Published by Weekly Underwriter, 80 Maiden Lane, New York City.

We learn with regret that Arizona and Nevada also celebrated their admission day. We learn that North Arizona has an arbor day. And that South Arizona has another arbor day.

We learn that the Pacific Coast Automobile Underwriters Conference is held in October; and that the Pacific Automobile Underwriters' Conference is also held in October, in San Francisco.

The Almanac has the knack of being useful from cover to cover, as you will discover. Bound in pasteboard covers, and bound to be consulted. All of 590 pages, including company officers and directors, and the write territory.

There is a Hog Ins. Co. Does it write road hogs?

Looking this yearly Almanac through, we are prepared to bet that the U. S. A. has more insurance companies, associations, organizations, societies and orders and laws than all of the other round world combined.

The Death Roll covers about ten pages of solid small type, beginning with Charles Ackerman, William Babcock of San Francisco, Martin Van Buren Benson of Denver, etc., and ending with W. V. Windus, Roman, Mont., and B. F. Yarnell, Los Angeles.

The Almanac is a good directory and reference book for your library.

### An Alabama Claim

A dispatch to the S. F. Chronicle says a Chicago estate has just received payment of an "Alabama claim," out of the \$15,500,000 fund paid to the American government by the British government as an agreed indemnity for damages by the Confederate raider Alabama, which was built in England and permitted to sail despite the protest of the American government's minister. The claim in this case was for \$4,811.63, for cotton on a ship sunk by the raider. Altogether the Alabama sunk and captured seventy United States ships until sunk by the U. S. Kearsarge during a fight off the coast of France.

We mention this last claim because when the award was made a number of American marine insurance writers put in claims for insurance paid on ships and cargoes captured or burned or sunk by the C. S. raider; but their claims were never recognized by the commission. As we remember, it was held that the insurers had lost nothing, having charged a high premium for the war risk assumed, and had made money.

Wages. — New scale at San Francisco for chief engineers of Class A ships provides for a monthly wage of \$387.50, ranging down for Class E to \$305.00. First assistant, \$241.25 to \$216.25.

A cobbler tells me he nows pays \$1.75 per pound for sole leather, of the kind he formerly bought at the rate of 35 cents. "There is nothing like leather."



## AUTOMOBILE

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Automobile insurance has developed amazingly, but it is still somewhat experimental, with no true and reliable average as to losses in the several classifications. Owners who trust in "exchanges" and "interinsurers" and mutuals may find themselves unable to collect claims though able to pay assessments and judgments with costs.

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The wire spoke looks very pretty until the owner grows weary of rusted and snapping spokes and charges for replacement.

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Automobilists should never purposely run over a snake, for snakes destroy millions of pests which add to the high cost of living. In this country not one snake in 10,000 is poisonous.

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Every passenger in a machine adds to the cost of gas and tires per mile. Think of that when you kindly give a lift to strangers who are beating the railroad or the bus.

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These strangers, moreover, are not always honest, and you may later wonder where you "lost" such and such an article.

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It is the duty of a county to show such lights, around a place where an obstruction exists, and where automobiles are accustomed to pass, that one approaching can see that a dangerous condition exists.

In action for injuries received from running into a barricade in a county highway at night, question whether the barricade had been so constructed and the lights so placed that automobile drivers would not be liable to destroy the lights in passing held to be a question of fact for the jury, in view of testimony that lights so placed had been twice destroyed before the injury.—*Brengman v. King County*, 181 P. 861.

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It is quite evident that the companies are making good money out of automobile business. The evidence is the number of mutuals, exchanges and inter-insurers in the business.

If you are driving near Walnut Creek, Cal., watch out—watch your speedometer—for the new speed cop. He needs the money. Be prepared to swear by the meter that you are no distance eater; for a 30-mile speed is sufficient excuse for that speedy needy cop to arrest you.

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If the average country speed cop does not pinch passing automobilists enough for their fines to pay his salary, the district will dismiss him, and he knows it.

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Along the roads the motorist sees this sign:

"Beware! there is a speed cop on this road who will arrest all automobilists who exceed the speed limit."

You may then hit her up with the certainty that the district has no speed officer employed.

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Arrests of automobile drivers for "driving while intoxicated" continue unabated in number. Moonshine?

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Do not put a new \$5 inner tube in an old tube likely to blow out.

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A dog in Harrington, Wash., slept in his master's garage, and when it caught fire one night he knew that was not right and loudly voiced his objections. His master heard, came instantly, and put out the fire in time to save the auto insured. The insurer (Fireman's Fund) sent the insured the most gorgeous colored, brassed tipped dog collar that could be purchased in the metropolis. The fire alarmist is the proudest dog in the town.

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California spends \$100,000 a year for tires for state owned machines.

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With a spyglass a speed cop at Davis, Cal., notes license numbers of autoists speeding 15 plus miles through the subway under railroad. He says that with glass he knows the speed and tag number a mile off. He doubled the number of arrests and should be able to collect enough fines to pay salaries of judge and himself.

**PATRIOTIC ASSURANCE COMPANY**

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**Only Irish Company Operating in America—Growing and Prosperous**

The Patriotic, of Dublin, Ireland, founded in 1824, presents an annual home office statement which shows growth in assets, reinsurance reserve, surplus, premiums and income, and a decline in losses. A good profit on the underwriting account was made in the past year.

The gain in premiums was 63 per cent. Much new business of an excellent character was written, as is indicated by the moderate ratio of losses to premiums earned.

Patriotic policies are guaranteed by the capital and surplus of the company, and also by the Sun Insurance Office, with resources in excess of \$32,000,000. The people who are behind this old Dublin company are resolved to build it to large proportions, but along conservative lines, safely, and with the co-operation of satisfied claimants, and pleased policyholders and agents.

This company has but recently entered the United States via New York and San Francisco, but already, as per exhibit in the Coast Review 1919 Chart, the department is making good progress and showing substantial American investments and income. Premiums and reserve more than doubled last year.

On this Coast, where it is represented by Carl A. Henry, general agent, the Patriotic is increasing its agency connections and premium income.

**Fabricated Woods**

The use of "laminated" wood, as the experts call that made by putting together small pieces, is one of the most interesting things worked out at the United States Laboratory, and one which promises much in the way of economy and development in the use of wood. The basis of this progress is a glue which is water-proof, and which makes it possible to stick pieces of wood together so that the fabricated timber has as great shearing strength as a piece of clear timber. This method makes it possible to manufacture walnut gunstocks out of scraps and bits of wood which would otherwise, perhaps, be wasted. Heretofore, glued wood has been used only for inside work, where changes of temperature and moisture are slight. From now on, glued wood can be used in outside construction work, such as houses and bridges.

The experts say that this discovery will make it possible to use much smaller timbers than have been used heretofore. It will no longer be necessary to wait fifty years for a stand of oak timber to reach saw-long size. This will make returns from forest lands much larger and more rapid.

This new method of fabricating wood is also expected to make possible the use of what is now considered saw-mill waste. Indeed, it should ultimately abolish the waste of wood. Sound parts can now be taken out of timber partly rotten, worm-eaten or otherwise damaged, and combined to make good lumber.

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Gjallarhornet is wrestling with a Swede strike.

The PATRIOTIC Policies, Losses and All Liabilities, are Guaranteed by the Sun Insurance Office of London, Whose Resources Exceed \$32,000,000

# PATRIOTIC

ASSURANCE COMPANY, Ltd.

of DUBLIN, IRELAND

FOUNDED 1824

**Capital Paid Up, \$500,000.00**

Statement of the Condition and Affairs of the Company for Year Ending December 31, 1918

## ASSETS

<i>Railway and Other Stocks and Bonds</i> . . . . .	\$ 472,340.40
<i>Government Securities</i> . . . . .	511,642.00
<i>Real Estate Owned</i> . . . . .	50,995.00
<i>Branch and Agency Balances</i> . . . . .	358,208.38
<i>Bills Receivable and Other Assets</i> . . . . .	32,282.62
<i>Cash in Bank and on Hand</i> . . . . .	182,401.69
<b>Total Cash Assets</b> . . . . .	<b>\$1,611,870.09</b>

## LIABILITIES

<i>Reinsurance Reserve</i> . . . . .	\$ 441,578.59
<i>Outstanding Losses</i> . . . . .	219,125.18
<i>Due Other Offices</i> . . . . .	24,178.94
<i>Branch and Agency Balances</i> . . . . .	4,581.73
<i>Due and to Become Due for Borrowed Money</i> . . . . .	300,000.00
<i>All Other Liabilities</i> . . . . .	32,957.79
<b>Total Liabilities</b> . . . . .	<b>\$1,022,422.23</b>

**Surplus to Policyholders, - - \$589,447.86**

## INCOME

<i>Net Premiums Received</i> . . . . .	\$ 883,157.19
<i>Interest, Rents and Other Sources</i> . . . . .	33,308.69
<b>Total Income</b> . . . . .	<b>\$916,465.88</b>

## EXPENDITURES

<i>Losses Paid</i> . . . . .	\$ 396,061.69
<i>Commissions, Expenses, Taxes, Etc.</i> . . . . .	350,838.00
<b>Total Expenditures</b> . . . . .	<b>\$746,899.69</b>

PACIFIC DEPARTMENT: -- CALIFORNIA, NEVADA, ARIZONA, OREGON, UTAH, IDAHO, WASHINGTON, MONTANA, ALASKA

**CARL A. HENRY, GENERAL AGENT**

SUN BUILDING—Northwest cor. Sacramento and Sansome Sts.—SAN FRANCISCO

*Special Agents:* LOS ANGELES—James F. Boylan; PORTLAND—E. R. Thompson; SPOKANE—P. E. Gerould; SAN FRANCISCO—J. N. Waters

THE PATRIOTIC is the Only Irish Insurance Company Operating in the United States





## PAST

Employers' liability insurance originated in 1881, in England, soon after the enactment of the employers' liability law. The first company assuming these risks was the Employers' Liability Assurance Corporation, now a very strong and successful company, the largest of the kind.

It took the Mayflower three months to cross the Atlantic. The other day it was crossed from Ireland to Newfoundland in sixteen hours plus in an airplane. The Mayflower's longer journey will yet be traversed in the air in a day.

In a California town the haberdasher complained of the competition of a new "department" store. I had noticed the real bargains in the windows showing a well known line of goods.

"They are offered at less than cost," complained the haberdasher, and he showed the cost price on his recent bills.

Right off I said: "That firm needs the money. Look out for a fire in their store."

Three weeks later that department store burned down, and I didn't set it afire either.

## 1918

In San Francisco, where liberty-lovers were compelled to wear masks to catch the influenza bugs, deaths of hospital nurses from that disease were numerous. The death rate per 1,000 was 20.5, against 15.0 in the previous year. In Los Angeles, where masks were not worn, the death rate was 16.4 per 1000 against 12.5 in 1917. Pittsburgh led with 25.4 death rate, an increase of 7.2.

## COAST INSURANCE HISTORY

### 1889

On Sunday, September 29, 1889, at Butte, Mont., a 4-story brick building was completely destroyed by fire.

Adjacent was a 2-story building which had no fire within. Some windows were broken. It was then thought—and some men still believe—that any damage by fire or smoke, in the circumstances, could be no more than nominal.

This was the Bonner Mercantile building, and the subsequent claim was that of the Bonner Mercantile Co., which carried a stock of dry goods, clothing, millinery, etc.

The cost value of the stock was \$211,731, and the insurance was \$138,500, distributed among thirty-nine companies. Protecting curtains were up. The insured objected strenuously to any cleaning up.

This was the famous (or un-famous)

#### BONNER-MERCANTILE CLAIM

F. H. Sweet, J. Kinsley and H. M. Grant comprised a committee to adjust the claim for coast offices. J. H. Caswell represented Eastern offices. Other adjusters retired.

The possible damage was liberally estimated at \$5,000. The insured promptly claimed a loss of \$63,000.

This was preposterous, there being no fire in the building, nor any considerable smoke or water damage.

Store was closed for seventy-eight days, causing a loss of \$50,000, also the dissolution of the firm of Bonner Mercantile Co.

Slow work. Connell of the firm contested every estimate or award.

In three days only \$200 worth of goods was considered. Neither side wanted an appraisal.

Heads of departments were "loyal" indeed. They claimed 50 percent damage on gloves in boxes and also on losses, etc., in boxes.

Companies offered \$13,500 or 10 percent of value. The millinery was separate.

Insured then claimed \$81,405.74 damage. Was offered \$15,000, a small advance. Claim was then cut in two.

An appraisement was then demanded and J. P. Treanor, an experienced dry goods man, was called in.

J. P. TREANOR

FRANK SWEET

J. P. TREANOR



JOSEPH KINSLEY

M. J. CONNELL

H. M. GRANT

*Adjusters and Appraisers of the Bonner Mercantile Company Loss, Butte, Mont., in 1900*



Geo. E. Rockwood was the insured's appraiser. He was a mining man and therefore well qualified to judge of alleged damages to laces, linens, gloves, etc., by alleged smoke penetrating paper wrappers and boxes and curtains.

The work of appraising began with the selection of goods in basement farthest from the adjacent burned building. "No damage, no damage," said Appraiser Treanor, again and again, as piece after piece was inspected.

But the insured's Appraiser Rockwood always found traces of smoke or vapor, even in the closest wrapt and tightest box packages; and he always said "submit it to the umpire."

For a day or two the insured's appraiser found only an average damage of 8 percent, which would have yielded, if continued to the finish, only about as much as the insurers had offered. After that, goods in the same section and elsewhere were claimed to be damaged from 40 to 50 percent.

The manager and chief owner of the Bonner Mercantile Co, was M. J. Connell, a shrewd, dominating and successful man. From the beginning it was plain that he wanted the underwriters to take over the entire stock.

The insured's appraiser constantly said: "take over goods in dispute." Twenty-five percent damage was claimed on \$30,000 worth of new goods. "Pay or take them."

One of the department managers (who owed the firm) was very zealous. He inventoried the stock as of \$216,271.80 value and claimed the damage was \$81,405.74, or about 40 percent. The firm cut this claim in two after the adjusters offered \$15,000.

Insured delayed selection of an umpire. Employed four lawyers, who attacked validity of any appraisement.

The insurers offered to accept any as umpire and man named by the well known Chicago firm of Marshall Field & Co. The insured objected. Over fourteen names of competent men acceptable to the companies were submitted but were rejected by the claimants.

The companies offered to accept as umpire any one of several named disinterested men from leading business houses in the

various cities of the Pacific West but the loss claimants would not consider any of them.

Two weeks passed before an umpire was selected. Finally the name of Theodore F. Shurmier of St. Paul was proposed by the insured. He was accepted.

Shurmier was connected with a St. Paul house from whom the firm bought goods. His acceptance was a blunder.

The St. Paul sphinx named his charges for umpiring as \$200 a day!

There were twenty-nine different kinds of policies. Twelve required the selection of the umpire before entering on an appraisement; two made no provision for an umpire; two allowed the appraisers to appoint the umpire; and in one "arbitrators" could be appointed.

The St. Paul man made no remarks nor objections nor memoranda.

He acted as no other umpire ever did. The appraisers differed all the time but he did not arbitrate or umpire at any time.

He took the inventories to his hotel and employed six clerks. Appraisers were not called in. The sphinx having a great memory needed no memoranda, and being a superman he need not consult with the appraisers.

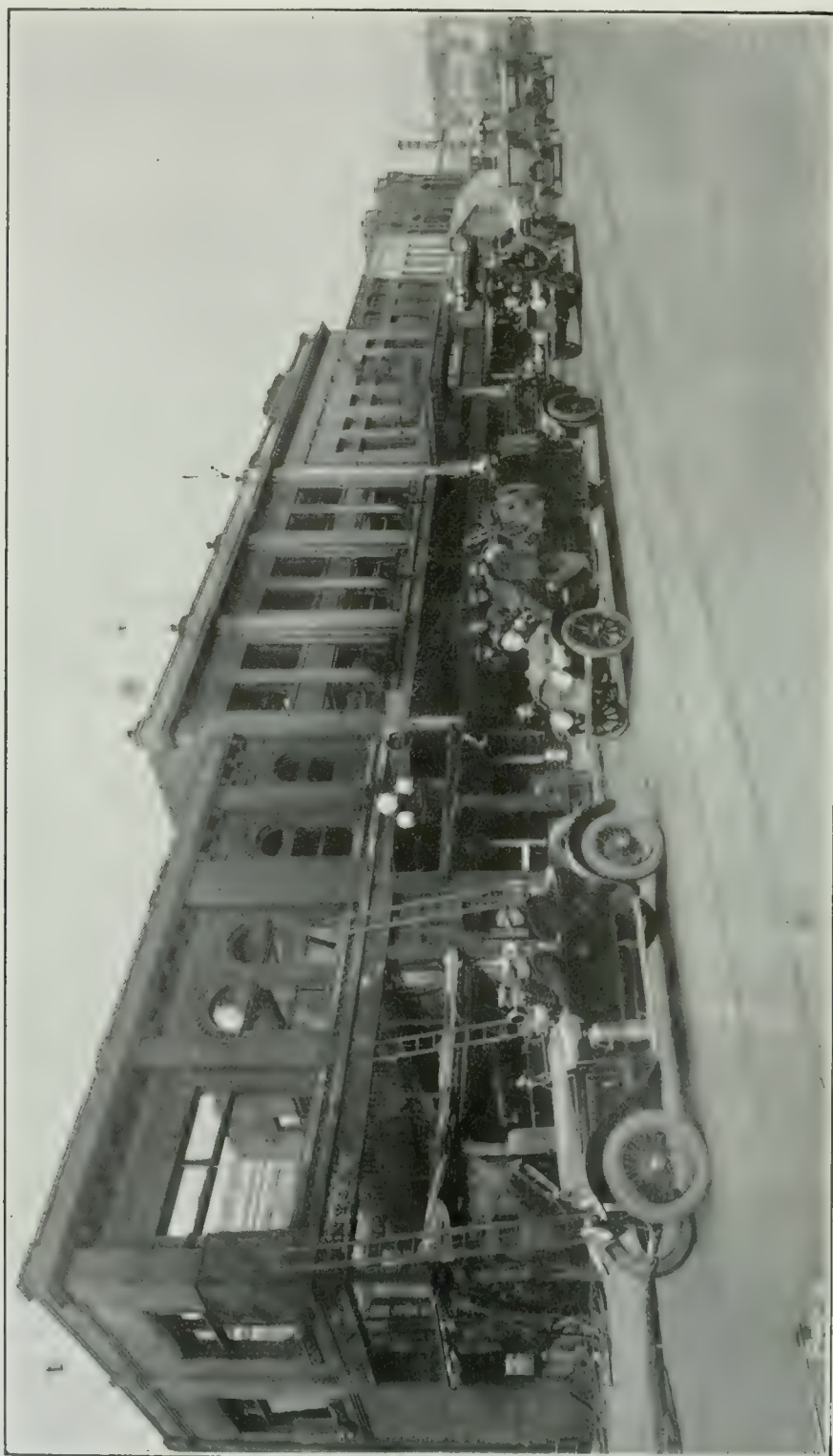
Alone all the time the mighty man, umpire, awarded \$63,059.25 damages, disagreeing with both appraisers, without a hearing. This total was \$59.25 more than the insured claimed at the start.

The adjusters protested.

Finally Umpire Shurmier demanded that all the books be placed in a bank "in escrow." He grabbed the books and started with them. Appraiser Treanor seized his books and the St. Paul man desisted.

The St. Paul man then went home, but, as we are told, did not stay long with his employers.

The companies refused to pay the outrageous award of the umpire selected by the insured, and the latter brought suit. The case was carried up to the supreme court at Washington, D. C., which decided for the insured, ruling that it could not interfere with the award, which had been made according to the terms of the policies.



*Great Falls, Montana, Great Fire, January 20, 1919. Paris Dry Goods Store*

## 1919

Paris Dry Goods Co., Great Falls, Mont.  
Fire on January 20. Heavy loss.

Fire department did excellent work, as shown in the picture, by restricting the fire area.

Eighty insurance companies were interested.

Sound value of the stock was \$219,000.

Adjusted loss was \$215,000.

Total insurance was \$223,000.

It is believed that the fire wall, established by the chief of the fire department of the city, stopped the spread of the flames to adjacent stores and possibly prevented their spread to other blocks.

The strong winds of the preceding two weeks had died out when the fire started, and the fire department of thirty-three members, with the aid of this special fire wall, was able to confine the fire to the one building.

The burned building has been replaced by a modern department store.

Chief A. J. Trodick is at the wheel of the auto, Assistant Grover is at his left, and Assistant Montana State Fire Marshal Webb is in the rear seat

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### Coast Review

The first number of this journal appeared in September, 1871. It was a six-column folio, and the contents embraced insurance, mining and agriculture. The publishers were L. B. Edwards and his brother, J. G. Edwards, sons of a Baptist clergyman of Kentucky and Indiana. The brothers were Civil War veterans, having entered the Union Army when boys. They, at this time, were general agents of the Piedmont & Arlington Life Insurance Co. of Richmond, Va.

The first issue of the Coast Review announced the resolution of the publishers to work for the best interests of the several kinds of insurance and their representatives and expose all fraudulent insurance schemes. From this line of conduct the journal has never deviated. The Coast Review, we are sure has exposed and de-

nounced more insurance humbugs, frauds, swindles, and dishonest officials, agents and solicitors, than any other insurance journal.

The first number—Vol. 1, No. 1—contained a pretty poem, dealing with persons, by Mrs. J. G. Edwards. There were also personal paragraphs, arguments for life insurance, complaints interesting to local agents and brokers, and some practical suggestions for the improvement of local underwriting conditions. The Piedmont & Arlington Life had a 2-column advertisement; there were several small insurance announcements, and a few business cards; the outlook was not very encouraging.

The second issue contained eight pages of six columns each. The Chicago conflagration of October 9 had occurred, and there were many announcements by local, Eastern and foreign companies, announcing their solvency and ability to pay Chicago losses. The Phoenix and Home, represented by R. H. Magill, general agent, took a double column to announce their prompt payment in full of all claims for losses at Chicago. The Fireman's Fund and the Union of San Francisco published statements of their paying all Chicago claims in full as fast as adjusted. George D. Dornin was the Fireman's Fund adjuster on the ground.

These interesting first issues, in this journal's files, were burned in the 1906 conflagration.

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### New World

This company was organized by promoters who appealed principally if not wholly to church (Roman Catholic) leaders to buy the capital stock. The company was incorporated under another name on February 21st, 1912. Sale of capital (\$2,000,000) was discontinued in February, 1914. Non-participating business only is written. There has been considerable internal dissension and some undesirable publicity. Litigation followed. The capital stock is in \$10 shares and has not all been sold.

Spokane, Wash.



## 1898

In the California campaign for state offices in this year there was one office for which the Republican party appeared unable, for a time, to find a candidate willing to risk a probable defeat. This was the office of member of the state board of equalization from the San Francisco district. The opposing party candidate had made a popular record while filling the office for several years, and was deemed invincible.

The friends of the publisher of the Coast Review, John Granville Edwards, a veteran of the Civil War, urged him to accept the nomination. He did so, and the "fight" began. The Yountville soldiers' home, by the way, had been established by the state very largely through the personal efforts of Mr. Edwards. The old soldiers rallied to his support and he was elected by one of the largest majorities in the district.

Organized labor exhibited its true colors. The printing department of this paper always paid union wages and had no quarrel with the printers' union; but sneaking walking delegates entered the office and ordered out the workers, and told the candidate that he must pay all back dues of the workmen for several months past and force others into the union, or the unions would fight him at the polls. Of course this was done. Was it not blackmail?

This was a notable year. Gov. Budd had appointed an insurance commissioner to make trouble for the insurance companies, and the appointee donned his warpaint, sharpened his tomahawk and started a nasty fight.

The whisky people advertised their solace very extensively. What happened to them?

The tobacco people are now advertising their solace very extensively. What will happen to them?

Aboard Ship: "Captain, are we entering the Golden Gate?"

"Yes."

"Any bar in sight?"

"Nary bar."

## Many Quit

The United States Review of August 8 prints a Down and Out list of over 125 casualty companies retiring during the past ten years. Here are a few of the names:

American Casualty of Tacoma.

American Life & Accident of Portland.

British Columbia Accident & Employers' Liability, Vancouver, B. C.

California Casualty of San Francisco.

Commonwealth Bonding & Casualty of Ft. Worth, Tex.

German American Indemnity of Denver.

General Bonding & Casualty of Dallas, Texas.

Guardian Casualty & Guaranty of Salt Lake.

International Casualty of Spokane.

Union Guarantee, Portland.

Western Casualty, Spokane.

Western Casualty, San Francisco.

Western Hospital & Accident, Regina, Sask.

Pacific Casualty of San Francisco.

Pacific Surety of San Francisco.

Premier Indemnity of San Diego.

Seattle Surety of Seattle.

Southwestern Casualty of San Antonio, Texas.

Southwestern Surety of Dennison, Tex.

Surety of California, San Francisco.

Texas Fidelity & Bonding, Waco, Tex.

One dollar F. R. bills raised to \$10's are in circulation on this Coast. And yet some people say paper money is as good as gold.

A number of fire companies, answering New York department questions, report for five years an average of 22.3 percent paid for commissions. These 150 companies have recently paid the federal government 57½ million in taxes.

"Business" — common sense always — requires that we restore pre-war conditions and relations as soon as possible. Perhaps we should not forgive but it may be wise to forget.

Too many holidays add to the high cost of living.

## GENERAL

**Exit Pittsburg Life**

The affairs of the notorious reinsurer of moribund life companies, the pretentious smug Pittsburg Life & Trust have been officially wound up tight for good and all. The receiver has sent checks to all recognized claimants (some 18,000) for a total of a little over a million dollars. What is the Birdseye view, Clarence?

**Twisting**

Charges that life insurance men are "twisting" insurance from government to private carriers were made in California a month ago, and are now made in Ohio against a Cincinnati general agent (W. W. Mack) of the Northwestern. The state insurance department is investigating.

**Insurance Companies in Canada**

Abstracts of statements filed with the Department of Insurance of Canada.

Fire premiums received in 1918 amounted to \$35,733,383. Losses paid, 54 percent. The foreign companies had a 57 percent ratio. Losses incurred to premiums earned were 55, a decline of 4 points.

Here are some interesting totals:

	Premiums	Wr.	Losses Incurred
Alberta . . . . .	\$2,750,615		\$1,206,550
Brit. Columbia	4,140,674		1,198,047
Saskatchewan	3,124,827		1,501,176
Yukon . . . . .	4,947		1,257

Loss rates were: 43.8 in Alberta, 28.9 in British Columbia, 48.0 in Saskatchewan and 25.2 in Yukon.

Total premiums for this Northwestern territory, \$10,021,063; total losses incurred, \$3,907,023. Loss ratio, 38.9 percent.

**Incendiary Fires**

San Francisco Incendiary.—Tony Agrusa, convicted of setting fire to his grocery on Columbus av., has been given an indeterminate sentence in San Quentin penitentiary.

He loved not wisely but too well, did Mr. Wm. L. Brown, colored, 941 Pine st., Oak-

land. To Miss Lulu Sherwood, colored, 28, he said, "I pine for thee," but she said "I pine knot for ye." And Bill, 'tis said, lighted his pine knot and set fire to Lulu's best trunk and that set fire to the house. Bill is in jail because he can't give bail.

Fresno, Cal., 14.—Jake Younger is a native of Germany but he has been acting as if he were a member of the Younger brothers family of Missouri. Officers trapped Y. in an alleged blackmailing scheme where \$500 hush money was passed to him.

The story is that Younger tried to get money from Hume as the price of secrecy concerning the fire which burned the Hume mill at Hume, Nov. 7, 1917. There was a large insurance loss, which was paid to Geo. A. Hume. It was suspected then that the fire was of incendiary origin. Younger, also charged with stealing dynamite, denies everything.

**Marine**

Marine Secretary A. W. Follansbee Jr of the Fireman's Fund has returned from a motor trip up and down Vancouver Island. He says the roads are fine, autoists welcome, and the custom officials courteous.

Marine.—Lloyds of London are issuing a new policy containing the clause "warranted free of capture, seizure, arrest, restraint, or detainment, and the consequences of hostilities or warlike operations, whether before or after the war," unless said clause has been excluded by special agreement

Marine.—A stern wheel river steamer safely paddled down the coast to San Francisco bay, last week. Weather good and no dangerous north wind. The Alert had to be alert.

L'Argus of Paris gives figures of French fire offices for 1918 and since organization—15 companies, the two oldest 100 years old, and another that will be next year. They all paid a total of 142,793,902 francs for losses last year and 37,835,980 fr. for taxes to the state. Amounts insured, not premiums received, are given.

**GENERAL**

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**Sea Otter**

The federal government imposes a fine of \$1,000 for killing sea otter. This may explain why a sea otter skin costs \$1,000. It otter.

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**Big Loss**

The stockholders of the First National Fire of Washington, D. C., lost, in capital and interest otherwise earned (having never received a dividend), \$2,400,000.

The stock was largely sold by correspondence. It was a sort of mail order concern, by professional promoters.

America now has "high" living and plain thinking.

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**Commissions**

Now comes Alabama with a bill designed to limit agents' compensation on all lines except life to  $7\frac{1}{2}$  percent commission, with an additional fee of two and a half percent for bona fide inspection cost!—The Southern Underwriter.

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**200 Years Old**

Next year there will be three British companies 200 years old: the Sun, the Royal Exchange and the London Assurance.

The Sun Insurance Office is now in its 211th year.

When Henry Ford, in his million dollar libel suit, testified that he remembered Benedict Arnold as a writer of some kind, perhaps he was thinking of an underwriter.—Redwood Logger.

**INVESTMENTS**

Many years ago, when the Realty Syndicate of Oakland was organized, the Coast Review discussed this new and (much) promising venture. Stock was sold by personal solicitation, chiefly to young men and women of venturesome and hopeful, credulous dispositions. Payment of stocks thus acquired was made easy, on time.

The security was realty bought by the Syndicate. This realty was on the outskirts of several transbay cities. Profits as well as 6 percent interest were promised. "Leading citizens," we are assured, also played the game.

This journal criticised this realty scheme as merely possible of success but probably a failure, and surely a gamble.

Holders are depositing their A bonds under a reorganization plan, and the upshot may be a distribution of the realty to the bondholders. What they have made or lost in thirty years, more or less, may then be determined by the value of the realty accepted in exchange and by the total of the cash paid in plus 6 percent compound interest.

On \$1,000 paid in early in the game the compound interest would amount to \$2,000, and the total claim would be \$3,000. Is the suburban lot costing \$1,000 thirty years ago now worth \$3,000?

Fresno reports an average of 100 new houses a month. Over 20 new business places are under construction.

Building permits for six months gained notably in Los Angeles and San Francisco.



### Glens Falls Sparkling Spray

The supreme court of a Western state, in commenting on an arson case, said: "Where the same person has a series of fires and collects insurance, it furnishes a basis for an inference of more or less strength that the fires are not accidental."

This is somewhat like Bosh Jillings' observation: "Fire may be a blessing in disguise; but when several times repeated by same feller, 'taint disguised so much."

It must have been another fling at the postmaster general for this manager's complaint doesn't seem reasonable. He says: "One of our agents submitted a line of insurance by letter which we accepted by telegram, but neither telegram nor letter were delivered."

A Kansas paper, speaking of a local reformer, says, "He has abandoned his uplift endeavors and will hereafter devote himself to making a living. He has, however, discovered a fact worth mentioning—those who are worth uplifting generally manage to do it for themselves."

A case of attempted burning "to make good" a prediction of fire, was brought to light recently through the prosecution of a Jersey City fortune teller, who prophesied that the flat house in which she was a tenant would be visited by fire. She was found with burned matches in her hand stooping over a pool of kerosene oil.

Be not the fourth friend of him who had three friends before and lost them.

He wasn't a sporting man, but was talking with that kind when he said, "The lightweight champion I'm backing is the man I buy my coal of."

An agent advises: "My business was comparatively poor last month, almost as bad as that of an Irish undertaker, 'who hadn't buried a livin' soul for three weeks!'"

"Our son has left us again" wept the fond mother as her boy returned to college.

"Yes, mother," said the father, "he's left us, but in providin' for his expenses he hasn't left us much."

There are those who would rather be called a knave than a fool—its the truth that hurts.

### Increase of Capital

The North River, represented by W. W. Alverson, on August 2 voted to increase its capital from \$600,000 to \$1,000,000.

### Oil Mop Burns Spontaneously

At Bend, Or., an oil mop near a hot water tank in Jay Blake's home burned spontaneously and set fire to house. Neighbors extinguished fire.

### Best's Key Rating and Insurance Manual

The 13th annual edition of this very unique and serviceable manual has been received from the publisher. It contains 242 pages, is bound and of a coat-pocket width. Price \$2.00. Alfred M. Best Co., New York, publisher, (100 William st).

A convenient reference in looking up the character, underwriting results and foundations of fire and marine insurers.

The key gives ratings as to capital and surplus, loss-paying record and management, the latter ranging from excellent to bad.

Ratios are both to premiums written and premiums earned.

Underwriting gain or loss is given. For example, Ins. Co. of State of Penn. shows an indemnity loss in four out of five years, and a net loss of \$498,504 in five years. The California had an underwriting profit every year and a total of \$206,382 for the five years.

A curious rating is that of "stockholders' equity at risk." This includes capital and surplus and the value of the plant. For example, the equity of the stockholders of the Fireman's Fund is given as \$9,000,000

Nineteen ships were completed and delivered from yards of Bethlehem Shipbuilding Corporation last month, to wit: 10 thirty-five knot destroyers, 2 super-submarines for the United States Navy, 5 tankers and 2 ocean-going tugs, finished in thirty days, outdistances all previous records of America and Europe.

When may we expect an insurance war? It is overdue.

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**MUTUALS, INTERINSURERS, ETC.**

***They Need Not Expect a Long Continuance of Light Losses***

For several years losses in classes of insurance written notably by mutuals, interinsurers, exchanges, reciprocals and the like have been unusually favorable and premiums have been firm or advancing. It is not propable that this favorable experience will be continued. Both the moral and physical elements of hazards are almost certain to increase in the near future.

This probability of decreased profits and of disaster in some cases should be taken into consideration by the managers and the policyholders of these no-capital concerns. Losses will increase, to the breaking point in some cases, and to the retiring point in more.

Low rates and high expenses, with increasing losses which are about due, will surely bring disaster—loss of employment to managers of these concerns, losses to claimants, and litigation to policyholders. Dare the managers increase premium rates or assessments? can they or will they reduce the expenses? in recognition of the probabilities of increased losses.

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**TRUTH**

Truth, peradventure, by force, may for a time be trodden down, but never, by any means, whatsoever, can it be trodden out.—Lord Coke.

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***Get Thee to a Library of Thine Own***

Every man who has a home, or expects to have one some day, should have at least a small library of well selected, friendly and inviting books. It is never too late to begin their accumulation, mindful of real worth, good paper and wise and entertaining contents.

Consider sizes and bindings too, and removals. The task will be a pleasant one.

Buy books of your profession or work in life. This is good advice for insurance men of every kind and degree. Trade or technical books, written by experienced men and approved by publishers who risk money on them are worth while.

They are stimulating, helpful and indispensable to the man who has not the big head and who wants to get on in the world and win and keep the esteem of his fellows.

One may be too young but is never too old to buy and benefit by a good book.

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**INCREASING AVERAGE**

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***Longevity Does not Imply Increasing Length of Life of the Old***

Improved sanitation, prevention, cure and care has increased the average age of humanity. The proportion of those who live to be 40 has notably increased, and that of those who survive childhood's ills has also increased.

But medicine and surgery has not prolonged the average life of the old. Only the intermarriage of persons with long-lived ancestry can do that. The human body wears out in some vital part in this century just as it did fifty centuries ago when there were no doctors, nor surgeons, nor nervous strains, nor anxiety about rent, raiment or food.

If all of a man's grandfathers and grandmothers lived to be 80, he will probably live to be that age, but if they died at age 70 he has no reasonable expectation of exceeding that age, though he live in a hospital at the springs and employ the best physicians in the land.

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**STRANGE**

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The best things in the comic papers are copied from papers that are not comic.

Labor union men prefer non-union insurance companies.

The higher the daily wages the less that can be bought with them.

War does not end when all the soldiers and sailors stop shooting and go home to stay.

Assessment life insurance is increasing.

When wages are low there are no strikes. When wages are high there are strikes for higher wages, and a little later other strikes for still higher wages.

Because of a strike, the Oakland, Cal., mayor was prepared to take over the telephone system, though it is or was under the control of the federal government; and the mayor of Reno, Nev., said he was ready to seize the telephone plant and operate it by complying with the strikers' demands.

The highly paid railroad employees under government management again threaten a disastrous strike, and demand government ownership, with a division of profits between owner and workers.

Both the mayors and the railmen, wittingly or not, have supported bolshevist principles.

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Death seldom gives "a month's notice."



### Smut and Dust Explosions of Thresher Engines

According to a fire ordinance passed by the Placer county board of supervisors, all tractors and other engines operating in hay and grain fields must be equipped with a spark arrester; smoking is not allowed in hay or grain fields, and fire-breaks twenty feet wide must be maintained about all warehouses and other buildings. Failure to comply with the provisions of the ordinance constitutes a misdemeanor, punishable by a fine of \$500 or a term of six months in the county jail.

Owners of threshing outfits are urged by the United States Department of Agriculture to install simple equipment as insurance against grain and smut dust explosions and fires which cause enormous losses to grain and machinery during the threshing season.

As in flour mills, the fine dust which accumulates when a harvester is in operation readily takes fire and will explode. It is now known that explosions and fires are mostly started by static (at rest or stationary charges) electricity generated by the moving parts of the separating machinery.

The engineers of the department have developed an efficient method of grounding the machines to remove the electricity, consisting of wires connecting the metallic parts with the ground. An automatic fire extinguisher also has been developed and has proved very effective in reducing fire losses. A suction fan placed near the cylinder has been found to be successful, not only in reducing the amount of dust in suspension in the machine, thereby removing part of the danger of explosion, but is an important factor in cleaning the grain and increasing its market value.

Complete instructions for equipping a machine to prevent losses due to dust explosion and fire can be obtained by writing to the Bureau of Chemistry, United States Department of Agriculture, Wash., D. C.

"In honor of the advisory committee of the California Industries and Land Show," a luncheon, with a University professor as

the principal speaker. An event, preceding the greater event. A page of typewriting gives the names—presidents of chambers, business associations, and banks. There are no presidents of California insurance companies. They are too modest. Among the committeemen, however, is Wm. J. Dutton, president of the Development Board.

### Life Legislation and Taxes

#### NINETEEN MILLION SPECIAL TAXES

The usual increase in income tax proposals indicates endeavors by legislatures to make up the prospective deficit in liquor taxes due to national prohibition. It is fortunate for life insurance policyholders that this is the present legislative slant rather than to have this revenue made up in part by additional direct taxes on life insurance premiums, which have been so heavily taxed for many years. The contribution of policyholders' funds to state and federal purposes, through taxation, last year was \$19,000,000, in addition to company real estate taxes.

#### MONTANA

In Montana the old income tax act was modified by reducing the exemption of \$10,000, granted to life insurance along with other corporations, to \$2,500 and later a second law eliminated the exemption.

#### IDAHO

Of the 20 insurance premium tax bills introduced, only two have been enacted into law. One of these, in Idaho, was amended so as to permit the deduction of dividends before applying the tax on premium income, thereby affecting a reduction of the tax.

#### ROBERTSON LAW

There was a decided falling off in the number of bills introduced along the line of the Texas law, requiring a foreign life insurance company to invest 75 percent of its state reserve in specified securities issued within such state. Only three bills of this character were presented this year—two in Arkansas and one in Montana—as against eight in seven states two years ago. None

was enacted. This year's offerings bring the total of this type of measure introduced up to 83 in 32 states, since the adoption of the original Robertson Law in Texas, in 1907, which is the only state in which such a statute prevails.—From Manager Wright's Report to Association of Life Insurance Presidents.

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### Bakersfield Fire

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#### The Largest in Thirty Years

Bakersfield, 22.—Department store of Hochheimer & Co. burned today. Adjoining building damaged. Loss about \$500,000.

For a time the entire business section was in danger.

Bakersfield has a good fire department and this is the first large fire for a long time.

This conflagration was the worst since that of July 7, 1889, when the entire business section was destroyed.

The fire broke out in the early morning. In five minutes after the alarm the building was doomed. It was not until noon that the fire was extinguished. It is believed the fire started in the bakery of the H. & Co. department store.

Chief Shaffnitt is quoted as saying that for half an hour the water pressure was light. The water company says the pressure was as usual, as shown by the automatic time and pressure registers.

The blaze immediately jumped across the alley to the Hopkins building and across the street to the Grand hotel.

Some nine buildings were destroyed or damaged. There are about fifteen principal loss claimants. Dentists and physicians in the Hopkins building lost all their office fixtures and instruments.

Damages to buildings are said to have amounted to \$150,000.

Nothing was saved of the stock in the Hochheimer & Co. store. This mercantile loss may be \$300,000. Other losses including buildings may bring the total up to \$500,000. Altogether, three buildings were totally destroyed.

Bakersfield, Cal., dissatisfied with its present water fire-protection, is taking steps to have a reservoir with a 400 feet fall. At the recent big fire it was not possible to save any of the contents of the Hochheimer and Weill department stores. The fire department was lacking in men and water when confronted with a roaring furnace as soon as connections were made with fire plugs. Climatic hazard high in this city.

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### Producers

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Charles P. Lewin of the Pacific Mutual produced \$153,000 in 9 apps. in sultry June. H. K. Stephenson, \$101,000 in 5 apps.

Among Metropolitan leaders are: C. C. Thompson, Seattle; Joseph Metzger, Oakland; A. T. Brownney, Portland; A. J. Tucker, Berkeley.

Among Bankers Life leaders are: A. T. Kirk and J. E. Horton of Washington, C. T. Williams of Idaho, A. L. Spence and C. A. Cohen of San Francisco, C. P. Rickards of Los Angeles, and M. Bernstein of Wyoming. Mr. Cohen wrote \$166,700 in June.

Guardian Life leaders include W. J. Rouse and B. F. Fine of Los Angeles, Milton Franklin of San Francisco. The Denver-Los Angeles contest ended with Los Angeles agents to pay for the dinner at Atlantic City—1212 to 1010.

That government bacon, sold at the bargain counter at half price, is old but sound food but does not compare with that sold by the dealers. That's the truth. It is sow-belly bacon, very fat and soft, and not very tasty, as we are told. Not backon', as it was called in old English—but bellyon; smoked likewise, but not crisp and sweet.

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### A Sure Way

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We can't tell you how to get rich, but we know how you may make your widow so rich that she need not marry for a home.

The Metropolitan Life issues 11,000 policies a day.

### Merchants Assurance Company's New Pacific Department

In conformity with a plan long entertained the Merchants Assurance Company of New York is establishing a Pacific Coast department, with headquarters in San Francisco. Offices at 324 California street have been leased and the new department begins business on September 1.

Special agents will be engaged soon, and additional local agents will be appointed throughout the entire Coast.

George L. McIntire, recently employed in southern California, has been appointed manager of the Coast department. Mr. McIntire is an experienced and popular field man who has been with the Continental for twenty-one years, at Chicago and on this Coast.

The Merchants will also write business here as the Merchants Underwriters.

### Field Men

The California has made some changes. H. Dukinfield is not now with the company. He is succeeded at Los Angeles by N. W. Clayton, Jr., who will continue headquarters also in Salt Lake. Fred E. Weatherwax has been appointed special agent for the company at Great Falls, Montana.

Special Agents Thompson and Goodell now have headquarters in Portland, for the London & Lancashire and Orient.

P. H. Griffith is no longer associated with the Hartford at the Los Angeles office. E. E. Price and F. E. Naftzger now have charge of that territory. In Spokane, Neal Stewart is not associated with the company. Gerard Clement and H. J. Valentine are in charge of the office in that city. C. S. Abbott is now located at Billings, Mont., instead of at Butte.

For the Norwich Union William T. Barr is superintendent of the automobile department and R. L. Countryman is resident special agent at San Francisco. C. D. Cobb & Co. are general agents at Denver. C. W. Jennings is not now with the office at Seattle.

D. H. Cox is not with the Capitol at Sacramento.

For the Law Union & Rock and Union Assurance C. A. Deatrick is succeeded by L. P. Swayne at Los Angeles.

For Chapman & Nauman W. W. Jaquette succeeds Roy H. Keagy at San Francisco. Mr. Keagy is transferred to Portland.

For the Phoenix of London at San Francisco D. A. Barry has been appointed special. W. K. Chetwood has been transferred to Los Angeles, where he succeeds J. O. Bishop. R. M. Carr has been appointed special at Helena for this office.

General Agent George H. Tyson has appointed R. C. Malm special agent at San Francisco.

The North America office has appointed Robert Sherrard special at San Francisco to succeed Carl N. Corwin. Raymond L. Ellis has been appointed special agent at Fresno. Philip J. Feely is not now with the office at Salt Lake City.

Helena, Mont.—L. P. Jackson and E. R. Honsinger are no longer with the W. W. Alverson companies.

H. L. Thompson has been appointed a special agent for the Home of New York at San Francisco.

### Fire

Bakersfield, Cal., 19.—Home of R. U. Burger damaged by fire.

Seattle, 23.—W. F. Jahn & Co. garage, 1740 4th ave., completely destroyed today. A truck backfired as it was moving out and dropping oil.

House at 3018 16th st. badly damaged yesterday.

Silverton, Or.—Five camps of the Silver Falls Timber Co. have been destroyed together with 10 bridges, 7 donkey engines and logs.

Dunsmuir, Cal.—Neys Springs, ten miles from here, was destroyed by a forest fire this week. It is a summer resort and sanatorium. Perry ranch bldgs also burned.

Menlo Park, Cal., 17.—Country home of J. Henry Meyer, banker of S. F., burned today. Paintings and tapestries were saved. Bucket brigade and Palo Alto aid were unable to save house. Loss \$50,000.



### London & Lancashire Fire

The 57th annual meeting of this Liverpool company had a remarkably good statement under consideration. The fire funds were increased \$6,227,500 to \$6,875,000, during the year. The marine funds were increased from \$1,852,500 to \$6,822,500. Accident funds were also increased.

The net fire premiums amounted to \$12,-186,165. Losses were only \$4,812,550.

The net marine premiums were \$14,553,-600. Losses were \$6,534,065.

Fire and marine premiums combined were \$26,739,765, with 42.4 percent losses paid. Total premiums, \$31,261,345.

These figures include the transactions of the auxiliary companies under its control. The auxiliary companies are: The Marine, Standard Marine, Law Accident, Law Union & Rock, Orient, London & Lancashire Indemnity, Quebec Fire, Mercantile Fire, Queen City Fire (Hand-in Hand, Fire Ins. Exchange, Millers & Manufacturers), Federal Ins. Corp. of South Africa, London & Lancashire Compania Anglo-Oriental de Seguros, Australian Alliance, Australian Mutual, Melbourne Fire Office, Derwent & Tamar, City Mutual Fire, Sydney Fire.

In this country the London & Lancashire has some \$6,500,000 assets, of which nearly \$3,000,000 is surplus. Business is increasing.

The Pacific Coast department, of which Sam B. Stoy is manager, increases its business yearly. Last year, \$678,000 fire premiums were written, a gain of \$49,000, with a loss ratio of only 31 percent.

### Live Articles on Marine Insurance

A series of articles reprinted from *Weekly Underwriter*. Price \$1.05. 136 pages, cloth bound, pocket size. By the Underwriting and Publishing Co., 80 Maiden Lane, New York City, N. Y. Among the contributors are George Parker Westervelt, J. B. Levison, Henry Timmis, B. Rush. Among the contents are Marine Insurance Accounting and Tax Problems, Salvage Operations, Fire Insurance on Vessel Property, Concrete Ship Insurance, Proximate Cause.

### Canton Insurance Office

The past year was a satisfactory one with this successful Hong Kong marine company. While premiums were of course a little less than in the wonderful marine insurance year 1917, losses paid were not half as much. The balance, as per balance sheet, was twice as much as in 1917.

Surplus over losses, charges and commissions gained over 160 percent over that for the previous year.

The total assets, in gold, amount to \$6,-840.290.

The general agents for the Pacific Coast and Hawaiian Islands are Parrott & Co., 320 California street. E. L. Barry is the manager.

### Personal

George F. Warren, efficiency man from the home office of the Merchants Assurance of New York, is in San Francisco installing the new Pacific department office at 324 California street.

A. C. Noble, vice president of the Merchants Assurance Co., of New York city, will arrive in San Francisco on September 8, and will remain a month on this Coast, assisting in the establishment of the company's new department and visiting various cities.

Charles R. Page, formerly general auditor for the Fireman's Fund, has accepted a position as treasurer of the Atlantic, Gulf & West Indies Steamship lines. He will locate permanently in New York city. During the war Mr. Page served on the United States Shipping Board.

John Cadman has returned from his ranch vacation. He no longer shows traces of his recent auto accident.

Frank M. Burnside, formerly the Fireman's Fund automobile special in the Pacific Northwest, has turned over his field to Capt. Wheeler and will handle automobile losses for the company and make his headquarters at the home office.

Insurance companies play safe.

## ONE THING AND ANOTHER

There is a man in Los Angeles named Off. I wonder if he is a little off.

\* \* \*

Do you believe it? Dispatch from Orland, Cal., says an airplane with rubber tires landed abruptly in a field of grain, struck a spark from a flint stone and set fire to the forty acres. The presence of mind of two small children enabled them to extinguish the fire.

\* \* \*

Does the chin tell any story of character? They say so. But the evidence? The cat tribe have small chins but they have great courage, perfect patience and resolution that never tires. The chin is the result of the kind of food eaten. People whose ancestors have latest cracked bones and nuts, including coconuts, with their jaws have the largest and squarest chins.

\* \* \*

The doctors use to say that crawling infants become immune to tuberculosis, by inhaling the bacteria. Now the doctors say that tuberculosis is contracted only in babyhood and develops in after years. It appears certain that if a baby never drinks milk, is kissed by nobody, and never crawls, it may hope to die of some other disease than consumption.

\* \* \*

It doesn't seem right to me by heck that B. L. T. should always colyum next to Mutt the Nut.

\* \* \*

The paths of error are various and infinite.—Gibbon.

Equality of ability or fortune among men, at any time, is a fallacy which creates unrest and stirs up strife which must ever end in war.

\* \* \*

The man—or the nation—that does not let well enough alone is "looking for trouble." And will find it.

\* \* \*

Spinsters are increasing in the United States, and therefore life insurance of women should increase.

\* \* \*

"The Proposed League of Nations," by Darwin P. Kingsley. I read that "the self-governing peoples of the world lack leaders." And "A new menace arises. Through the demands of the law of self-preservation, a law which England in declaring an embargo has already invoked, the contest between the political ideals of Germany and the rest of the world which culminated on November 11 last is likely to be shifted and become an industrial and economic as well as a political contest, with no one knows what results, between the two great branches of the Anglo-Saxon world. In the economic struggle that is coming they will be face to face everywhere. They will have between them more points of contact, more causes of friction, more rivalries both on sea and land, in manufacturing and in finance, than all the other nations of the world combined."

"This, therefore, is the immediate calamity: the two great liberty-loving nations which should co-operate are about to enter on a program of strong, perhaps bitter competition. If we are not to ignore all that history teaches we know what that means sooner or later."

Darwin, is your health good?

\* \* \*

"Are there any fires in San Francisco?"

Yes, John; you should not be misled by the fact that the papers never mention any. Our average nightly temperature everywhere except in the Mission is 50 and all the apartment houses are heated.

### Los Banos Fire

Los Banos, Cal., Aug. 27.—This flourishing agricultural and dairy center (35 miles west of Merced) lost two business squares by fire tonight. Flames spread with fearful rapidity. Weather hot and town baked by weeks of hot sun.

Fire started in the rear of a former saloon and the whole place was ablaze and adjoining buildings ignited when the firemen had the water on. Fire apparatus and water inadequate though many volunteer firemen helped.

About fifty business and dwelling houses were destroyed. Two garages (no autos), three hotels, three banks, the brick postoffice, the opera-house, one hardware store, one shoe store. Losses may total \$500,000.

### Items

Automobile Special Agent J. D. Wheeler, of the Fireman's Fund is now established in his Pacific Northwest field, with headquarters at 714 Board of Trade building, Portland. Mr. Wheeler was formerly the company's automobile special in Texas.

J. C. Wickler, special agent for the Continental, has resigned, to accept the California agency for the National Union. His assistant is to be John F. Beales of the North America office.

### SAN FRANCISCO

Washington theater, Columbus ave. and Powell st., broke into a blaze at daybreak, Aug. 14. Much damage inside in the course of an hour.

Ocean beach is cursed with mosquitoes, bred in the neglected lakes and swamps of Golden Gate park.

The redwood block paving system, along Battery street, north from the Newhall building was a failure. The soft wood was unfit for heavy traffic. Toward the last the roadway looked as if strewn with tanbark. It has been replaced by asphaltum poultice.

An odd circumstance was the heating from the hot asphaltum and expanding of the cable-slot rails in Sacramento street. The grip stem could not pass between the slot-rails until cooled and wedged apart.

### Adjustments and Companies

Companies have been known to pay when warranties have been innocently overlooked: when property has been at another situation than that mentioned in the policy: when by oversight renewal premiums have not been paid, and when in accordance with the terms of policies they were not liable, the policy being to all intents and purposes null and void. But companies are not gasping to avoid the payment of losses, nor on the qui vive to take advantage of technicalities; unless, there is an exception, when the insured is up to tricks and has gained protection by resort to underhand practices.

In such circumstances it is just wonderful what measures may and can be devised to defeat the claim of the fraudulent. There may be no frontal attack, but a surprise is sprung from the flanks, the line of defence constituting a surprise to those not familiar with the facts.

And companies are not all the same; the respectable and reliable company is anxious that claims should be settled as between man and man; if the claim is reasonable, that the insured should be satisfied with the settlement.

A settlement by the assessor not fair to the insured is not regarded as favourable by the company. There are companies with a different constitution always on the look out to take advantage of the insured, which to escape the payment of losses do not hesitate to stoop to any device be it ever so tortuous and discreditable.

Therefore, the necessity to exercise some care in the selection of the company and to make certain it is one of good repute.

Hence the wisdom of avoiding the litigious company, the company with which the scaling of claims makes a material difference.

There is a kink in the belief that one company is as good as another. It is awkward to discover this after a claim has arisen and the kink adjusts itself as a loop at the end of a rope round the neck of the claim and throttles it to death.—Insurance & Financial Gazette, Dublin.



## CHIPS

—Fireman's Fund stock is 410 offered.

—American fire losses are now averaging a million dollars a day. Warm.

—Seattle.—Federal officials say that restaurant men who charge more than 5cts for a cup of coffee will be prosecuted for profiteering. This decision is rough on folks who prefer real coffee.

—Life.—The Australian Mutual Provident Society believes the war is over. All restrictions as to naval and military war service have been discontinued as to civilian policies, and all similar policies issued during the war are now "considered as freed from the condition."

—Seattle.—Union-labor demands here are \$10 a day for carpenters, plasterers, cement finishers, and \$8 a day for mortar mixers, and \$7 a day for common laborers. If there is a strike, all construction work will be stopped for an indefinite period. Weather here permits work about the year round.

—Here is a Commercial Travelers Mutual which says it can do wonders because it pays no dividends to stockholders, employs no agents, pays no commissions, makes no profits, and writes preferred risks only. It advertises 101,000 members, and furnishes \$5,000 to \$10,000 accidental death insurance, and limb and eyesight indemnity for only \$9 a year. Its "eligible list" is not confined to commercial drummers. We would like to have our personal accident men furnish us with some explanations.

—The Travelers announces two new forms of contracts: diminishing premium 20-payment life, and diminishing premium 20-year endowment.

—Paradise Cove echoed, this week, to the music of a jazz band and the voices of the happy family of the home office of the Fireman's Fund. The party is annual.

—In its essence the Thrift movement in America today is the country's protection against a threatened invasion of the political and economic experiments now sweeping Europe. The lowly twenty-five cent Thrift stamp, offering, as it does, the wage earner the opportunity of economic inde-

pendence by regular investment of his savings in United States securities, promises to bring America back to the hardy thinking and independence of the men who built the Republic. The thrifty, saving, independent man has no patience with those who would tear down America.

—Royal leads in Boston premiums.

—As predicted, the Board of Fire Underwriters has ordered the Nevada Fire to cancel its general agency contract with the Stockholders Auxiliary Corporation of the Bank of Italy.

—Home F. & M. stock is 45 paid.

—The new Western States building will make a good lodging house. The upper eight stories now have lace curtains.

—The labor trust has not yet prevailed upon underwriters' salvage patrolmen to unionize.

—The British dirigible airship R34 crossed the Atlantic from England to New York, passing along the coast of New England, in 4 days, 7 hours and 23 minutes. The distance was 3430 miles. Average speed was about 33 miles an hour.

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Sure

If the government takes over the railways it will later take over the insurance companies.

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Answers

P. D. L.—Companies with considerable war and influenza losses reduced or pay no dividends this year. Some of the companies with favorable death experience and large surplus pay the same dividends as last year.

A. E. W.—The Royal Arcanum has been on the down grade since 1912, when the membership was 250,314. The amount in force is steadily falling. The certificates in force (membership) on January 1 were \$135,751. The amount written fell off two-thirds. The decline, variously, is due largely to the new increased rates, which are a little higher than the National Fraternal Congress rates. The assets are now increasing.

### Pin and Pimple

Where insured died as the result of opening a pimple with an infected pin, held that the wound was an open one, etc., within the provisions of the policy exempting the insurer from liability for local or general infection, except when such infection results from a visible or open wound caused by external, violent, and accidental means.—*Iowa State Traveling Men's Ass'n v. Lewis*, 257 F. 552.

### Three Lapsed Just Before Being Killed

The Agents' Record prints an account of three accident policyholders whose lapse of their policies was quickly followed by a fatal accident.

The policies had been issued by a Travelers agency in Louisville, Ky. A lawyer allowed his policy to lapse and was later drowned. A factory superintendent lapsed, and four months afterward was shot to death by a robber.

A merchandise broker would not renew. Three months afterward he was killed by an acetylene gas explosion.

The moral seems obvious.

### Banker's Knowledge

Knowledge obtained by an officer of a bank as an individual, and not as an officer of the bank, cannot be imputed to the bank, or permitted to operate to its prejudice.—*Coleman v. Shortsville Wheel Co.*, 257 F. 591.

The report of an examination of the state industrial commission of New York is similar to that of other state commissions. It is unfavorable, disclosing extravagance, incompetence, discrimination, bad medical treatment, and bad auditing.

W. H. Clark of Salinas, Cal., recently mentioned as the oldest agent of the Fireman's Fund in this field, died last week.

# The Pacific Mutual Life Insurance Company

of California

*The Only Old Pacific Coast Company*

Offers SUPERIOR OPPORTUNITIES  
to High Class Salesmen

See for an Agency Contract in California

*Managers for Life Department*

**KILGARIF & BEAVER,**

Shreve Building, San Francisco

**JOHN NEWTON RUSSELL, Jr.**

Pacific Mutual Bldg., Los Angeles

*Managers for Accident Department*

**F. A. STEARNS,**

Shreve Building, San Francisco

**The PASCHALL-JONES CO.**

Story Bldg., Los Angeles

Paid-for Life Insurance, **\$208,647,520.00**



FOUNDED 1868

Assets

**\$45,432,695.61**

Capital and Surplus

**\$5,039,328.50**

# Queen

Insurance Company  
Of America, N. Y.

ASSETS, (JAN. 1, 1919) . . . \$14,457,150  
NET SURPLUS, . . . 4,660,450



Gross Assets, Jan. 1, 1919  
\$142,280,242

Fire and Marine Assets  
\$68,320,967

Net Surplus  
\$22,627,938

## NEWARK FIRE Insurance Company

ESTABLISHED 1811

ASSETS, . . . . . \$2,777,425  
SURPLUS TO POLICYHOLDERS, 1,055,529

*ROLLA V. WATT, Pacific Coast Manager*

*FREDERICK B. KELLAM, Asst. Manager*

*H. R. BURKE, Asst. Manager*

*T. B. DEAN, Marine Underwriter*

*F. D. WALLIS, Automobile Underwriter*

ROYAL INSURANCE BUILDING, SAN FRANCISCO



**\$1,000 For a Single Word**

San Francisco, August 10.—Can you create the one word which will best denote the United States and all parts of Britannia? If so, you will be paid at the rate of \$1,000 a word. The World Trade Club of San Francisco has offered \$1,000 to the person who suggests the word which, in the judgment of the club's Metric Campaign Committee, is best adapted to world-wide use.

The metric units of weight and measure are now used by all the world except "Brit-Am" or "Am-brittica" or "Sam-Bull."

**Stamps Reward**

San Francisco, August 25.—Banks of the Twelfth Federal Reserve District have ordered 60,000 hand grenades which were ready for shipment to the American Expeditionary Forces when the armistice was signed and which have been turned over to the Treasury department for use as savings banks to stimulate thrift. The only alteration made in the hand grenades was the removal of the TNT charge and the cutting of a slot as a coin way. The grenades will be given to buyers of one or more War Savings Stamps.

Messenger Binkowitz disappeared in New York, and \$178,000 in securities disappeared with him. Bink didn't care a wink for the National Surety Co.

An Insurance Clerks Union is promised in Chicago.

Nippon Fire of Tokyo enters U. S.

**Get the Outside View-Point and Create Initiative**

To get at the other man's view-point, one mercantile sales manager spent four years in visiting the homes of 800 dealers. On familiar terms he talked with the dealers on all phases of all kinds of merchandising problems.

As a result of the 800 visits he says, "Get the outside view-points rather than the inside details and do not weaken the man in the field by too automatic helps. Arouse him. Stir him. Get him to take the initiative. Then he will get things done."

This is from Ins. R. & R. Service.

We commend it to insurance managers.

The Frankfort General resisted a claim in American courts for 14 years. But that's nothing. A will case in British courts dragged along for 60 years, another will case lasted 120 years. A suit at Friemar lasted 470 years.

Publisher C. R. welcomes suggestions from any reader.

Mankiller.—At an exhibition of motor some time ago, one man said to another "that Fordson tractor is a regular man killer." "How?" "In rough ground turns over, sometimes backwards, and kills the driver." This statement is now recalled by two recent accidental deaths of the drivers of these tractors. One was while plowing, and the later one, at Martinez, Cal., where the owner attempted to pull out of a hole a stalled truck, with his Fordson. He started to pull with a rush, but the truck didn't budge, and the taut rope snapped the tractor back and turned it over. The driver (owner) was crushed to death.

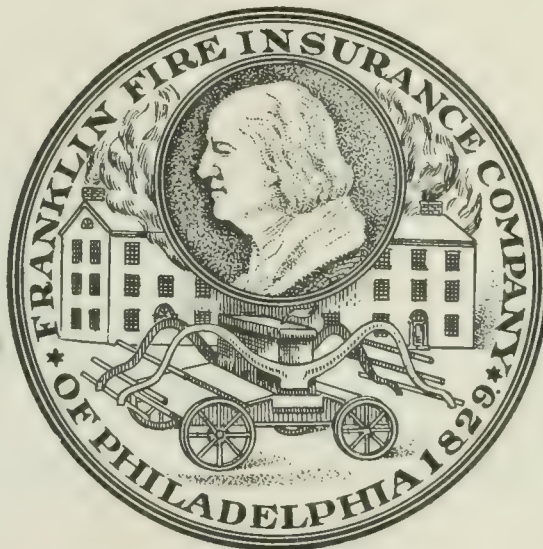
*"You may delay, but Time will not."*—Benjamin Franklin.

# THE FRANKLIN FIRE

## INSURANCE COMPANY of PHILADELPHIA

ELBRIDGE G. SNOW, President

Organized  
1829



Charter  
Perpetual

## FIRE and ALLIED BRANCHES OF INSURANCE

### **LIBERAL CONTRACTS OF INDEMNITY**

Guaranteed by funds ample to meet without delay all obligations, and backed by a Complete Service Organization and by a Management well known for its practice of Prompt and Equitable Adjustment of Losses.

*89 Years Old, With an Unblemished Name and  
Honorable Record*

**AGENTS THROUGHOUT THE UNITED STATES**

## LIFE

The \$100,000 club of the Peoria Life were given a treat, being transported in Pullman cars straight to Los Angeles, where they were banqueted and addressed by Secretary Moore of the Pacific Mutual Life, a good after-dinner speaker. They were then taken to Yosemite and shown the inspiration and perspiration heights, the falls (rather too late), El Capitan which beats Gibraltar, and the groves of big trees which innocent travelers are told were mature when Moses was floating in the bulrushes. Thence to San Francisco, thence to Salt Lake, thence thru the Royal Gorge, thence back to the City of June Bugs.

When will this war be over?

## FIRE

New York.—Sam'l P. Goldman has been elected president of the Merchants & Shippers, and Sylvan Bier, vice president.

A new fire hazard has entered its record. An aviator flying over an Arkansas town lost control of his plane, and with his machine fell on the roof of a residence. The plane's gasoline tank exploded, setting fire to the dwelling with a loss estimated at \$3,500. The aviator escaped with minor hurts.

Rent insurance is reasonable and important—the more important where rents are the chief or only source of income. It is, also, a growingly important item of income in many agency offices. Quite every reason for insuring buildings and personal property applies to rent insurance.—Glens Falls Now and Then.

## Fire                      Automobile                      Marine

# COMMERCIAL UNION

## ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital . . . . .	\$ 14,750,000
Paid-Up Capital . . . . .	1,475,000
Total Cash Assets, Gold . . . . .	67,581,595
Total Liabilities, including re-insurance reserve . . . . .	56,390,685
Cash Surplus to Policyholders . . . . .	11,190,910
Total Amount of Claims Paid . . . . .	198,018,581

**Assets in United States Held by Trustees, \$12,444,648**

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE  
PACIFIC COAST BRANCH OFFICE

**558 Sacramento St.**

**San Francisco**

**C. J. HOLMAN, Manager**

**R. C. MEDCRAFT, Assistant Manager**



Pacific Department, 369 Pine Street, - San Francisco

**CONNECTICUT | WESTCHESTER**

**FIRE INSURANCE CO. | FIRE INSURANCE CO.**

*OF*

*OF*

**HARTFORD**

**NEW YORK**

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,  
MANAGER**

**FRED'K S. DICK, Assistant Manager**

**PACIFIC DEPARTMENT  
SPRINGFIELD**

**F. & M. Ins. Co.**  
*of Springfield, Mass.*

**Largest Fire Insurance Company Chartered by the State of Massachusetts**  
Incorporated 1849

Total Assets . . . . .	\$ 13,224,033 34
Total Liabilities . . . . .	10,698,313 46
Net Surplus . . . . .	2,525,719 88
<b>SURPLUS TO POLICYHOLDERS,</b> . . . . .	<b>\$5,025,719 88</b>

**150 Sansome Street, : San Francisco**

**GEORGE W. DORNIN, Manager      JOHN C. DORNIN, Asst. Manager**

**SUPERINTENDENTS OF AGENCIES**

**F. J. R. WEBBER      GEO. C. CODDING      J. E. CRANDALL      C. H. ANDERSON**  
**FRANK H. YOUNG      RALPH G. STICH**

**Man With a Heart Full Wins Medal**

The Advertising Clubs offer a medal to the man at each conference who says the most in fewest words.

The man who won it at Chicago did not know that he was competing for

it. He had an idea on "Service"—and he talked from his heart through his brain.

We suggest that the F. U. A. P. offer a similar medal, to be presented every year at the close of the annual meeting.



# ATLAS

**Assurance Company**

(LIMITED)

Of London, England

With which is Incorporated the

**Manchester Assurance Co.**

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

**FRANK J. DEVLIN, Manager**

**T. H. PALACHE, Assistant Manager**

## Reciprocals Barred

We must not forget to record nor you to remember that the state of Georgia, through and by its legislature, has declared its distrust of all reciprocal insurers. It virtually declares them unsound and untrustworthy, by legislation prohibiting them from doing business in the state.

Villa paper money sells in the border mission museums at one cent on the dollar. Elsewhere nobody buys it.

Villa has the bad habit of lending his money printing press to his friends.

## These Times

Plumbers are to receive \$9 a day for 44-hour week.

Chocolate bon bon makers demand \$50 a week.

Printers and pressmen receive \$1 an hour. Boys are paid \$3 a day.

Two Californians recently died instantly while driving a motor-car.

# ARE YOU PLEASED?

## IF NOT, SEE

# US

POLICIES UP TO THE MINUTE  
LIFE, ACCIDENT and HEALTH,  
OCCIDENTAL LIFE INSURANCE CO.  
OF CALIFORNIA

**"THE DURABLE"**

MERCHANTS NATIONAL BANK BLDG.,

LOS ANGELES, CAL.



## New York Underwriters' Agency

Established 1864

Representing Cash Assets of over \$34,654,000

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1213 Hoge Bldg, Seattle, Wash.—

V. H. Quitzow, 339-41 Sansome St, San Francisco —A. C. Anderson, 239 Van Nuys Bldg., Los Angeles

W. B. MEIKLE, President and General Manager

JOHN SIME, Asst. General Manager

## BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

( FIRE )

United States Assets . . . . . \$2,192,173.14

Liabilities in United States . . . . . 1,419,245.79

Surplus . . . . . \$772,927.35

**MILLER, HENLEY & SCOTT,**

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

Land contract providing for execution of mortgage in "due form" by purchaser to vendor does not require purchaser to execute mortgage containing agreement to keep property insured and providing for maturity of

mortgage upon default of interest for 60 days.—Wilentz v. Mechanik, 106 A. 371.

Bertheau and Solinski of San Francisco are in the limelight just now—or is it the searchlight?



**Automobile — Fire — Strike — Riot — Sprinkler Leakage — Explosion  
INSURANCE**

PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY  
Organized 1824

THE NEW BRUNSWICK FIRE INSURANCE COMPANY  
Organized 1826

THE NORTH RIVER INSURANCE COMPANY  
Organized 1822

MERCHANTS FIRE ASSURANCE CORPORATION  
Organized 1910

RICHMOND INSURANCE COMPANY  
Organized 1836

**WM. W. ALVERSON, Manager**  
**HAROLD JUNKER, Assistant Manager**

266 Bush Street, - - - - San Francisco

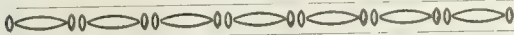
A. M. LOVELACE, AGENCY SUP'T,  
SAN FRANCISCO

T. J. KELEHER, STATE AGENT,  
LOS ANGELES

Special Agents — Portland:—W. E. Helfrich, Ward S. Jackson, San Francisco:—T. B. Clarke,  
W. T. Booth, Los Angeles:—E. R. Honsinger

TERRITORY: — Alaska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho  
Montana -- Hawaiian Islands

Insurance Placed Anywhere in the United States and Dominion of Canada



**VULCAN FIRE**

Insurance Company

OF OAKLAND, CAL.

Capital, . . . . \$500,000 00  
Net Surplus, . . . . 381,516 72  
Surplus to Policyholders, . . 881,516 72  
Cash, Bonds and  
Secured Loans, 1,201,591 14  
Other Assets, . . . . 157,642 33  
Total Assets, . . . . 1,359,233 47

J. F. CARLSTON, PRESIDENT

Underwriting Department

249 Pine St., : San Francisco  
ARNOLD HODGKINSON, SECRETARY  
H. B. KEITH, MANAGER



An army travels on its stomach,  
said Napoleon. So does all humanity.  
As a man eateth, so is he.

**Life Policy Buyers  
Are Invited**

To Send to  
The Coast Review,  
San Francisco,

FOR RECOMMENDATIONS  
*of Three Surely Solvent and Lib-  
eral Life Insurance Compan-  
ies, and of Three Fitting  
Forms of Policies or  
Contracts*

**FREE**

State Age ( about ) of Self and of De-  
pendents for whom Protection is wanted

WE MAY BE ABLE TO SERVE YOU  
WELL AND WITHOUT COST. IF  
YOU ARE INSURED DO YOU KNOW  
FOR HOW MUCH ?

## AUTOMOBILE

### Whirligig of Time

The Fireman's Fund was the first company to do a general automobile business, in small towns as well as in large cities. In 1918 it led all other companies in the amount of automobile premiums. In the company's Record Assist. Secretary Wright says that fifteen years ago the automobile risk was turned down, or written for fire only with reluctance at a 7.50 rate. Now more than 200 stock companies and some 80 mutuals, clubs, exchanges and lloyds eagerly compete for this business.

Airplane insurance is now rejected or accepted as an accomodation. A few years from now airplanes will be numerous as automobiles now are, and hundreds of insurers will welcome this class of business as safer than the ground gasoliners.

35 Miles an Hour is now California state speed limit.

## LIFE

Perhaps republican Germany will encourage American life companies to do business in that country.

The insurance commissioner of Texas appears to regret that his control over the International Life is "limited."

## At Los Angeles

The Bankers Life school in January next will be held in Los Angeles, instead of New Orleans as planned.

Henry L. Pittock, Portland, Or., left an estate valued at \$7,000,000.

Did he carry any life insurance?

Money put into life insurance is the most stable form of investment in times of trouble.—N. Y. Life Bulletin.

## FIRE

William G. McCoy has been appointed state agent of Oklahoma for the Firemen's Fund to succeed Roland Reed. Mr. McCoy will make his headquarters at Oklahoma City.

Walter S. Byler has been appointed special agent for the Fireman's Fund for both North and South Dakota.

Albany, Or., will soon have six instead of two paid firemen and a proud red motor engine will replace the present horse-drawn pumper.

At Napavine, Wash., an autoist attempted to mend a tire by the light of a lantern. The gasoline tank caught fire, the man was badly burned, and his machine and garage were destroyed.

**FIRE**
**EXPLOSION**
**AUTOMOBILE**

# FIRE ASSOCIATION

Of PHILADELPHIA

Cash Assets, - \$13,481,581.02      Surplus to Policyholders, - \$3,599,623.24

## Philadelphia Underwriters

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$40,755,189.48      Surplus to Policyholders, - \$13,473,116.40

**F. M. AVERY, Manager**

**Pacific Coast Department: 242 - 244 Sansome St., San Francisco**

Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;  
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.

San Francisco's municipal railways, \$100,000 a year. Wages have been as a whole, are said to be losing increased from \$3 to \$5 a day.

## THE SPIRIT OF THE WEST IS THE SPIRIT OF WEST COAST SERVICE

It is Virile and Aggressive — It includes Strength and a Healthy  
Enthusiasm — Above all other things SERVICE  
is the dominant factor



Increases made by the WEST COAST LIFE during 1918 were :

Ordinary Insurance in Force . . . . .	\$4,400,143 00
Admitted Assets . . . . .	406,016 39
Addition to Deferred Dividend Fund . . . . .	54,356 00
Annual Dividend Fund . . . . .	25,126 00
Added to Unassigned Surplus . . . . .	33,466 31

WEST COAST SALESMEN are PROSPEROUS and HAPPY

A few attractive openings in the field are available for experienced life underwriters of ability and integrity who are seeking a profitable connection. If YOU are in that class and the above record of results interests you, write to

CHAS. W. HELSER, Vice President, 376 Pine St., San Francisco

For Sale at the Coast Review Office Only

## “FIRE INSURANCE”

By

*Yours truly,  
Wm. Sexton*

The late Wm. SEXTON wrote the signature, of which the above is a facsimile, when he was nearly 84 years of age. The letters are entirely free from any indication of trembling.

Strong Paper Cover, . . .	One Dollar
Flexible Cloth Cover, . . .	One-Fifty
Red Pegmoid Cover, . . .	One-Seventy-Five

For Sale by the Coast Review, 122 Halleck st., San Francisco



CALIFORNIA COMPANIES

CAPITAL. NET SURPLUS. YEAR ORGANIZED.	FINANCIAL CONDITION			INCOME		EXPENDITURES			RATIOS		PACIFIC DEPT.				
	GROSS FIRE ASSETS	LIABILI- TIES	SURPLUS AS TO POLICY- HOLDERS	REINSUR- ANCE RESERVE	INCOME		TOTAL EXPENDI- TURES	LOSSES		EX- PENSES	LOSSES TO PREMIUMS	EXP'S TO PREMIUMS	PREMI- UM'S RECEIVED	LOSSES PA'D	LOSS RATIO
					NET PREMIUMS RECEIVED	TOTAL INCOME		PAID							
JANUARY 1st.	\$	\$	\$	\$	\$	\$	\$	\$	\$	%	%	%	\$	\$	%
California	1,879,280	889,348	989,932	767,796	1,070,425	1,151,165	839,005	380,847	446,773	35.5	41.7	682,815	199,969	29.2	
San Francisco, 1905.	1,551,390	737,139	814,251	647,759	824,389	899,192	619,153	279,712	339,441	33.9	41.2	545,372	154,367	28.3	
E. T. Niebling, President;	1,286,477	561,607	724,870	505,388	629,864	701,066	521,680	195,979	272,380	31.0	43.2	418,321	175,376	39.1	
W. E. Dean, Vice-Pres.;	432,255	381,363	632,055	389,463	448,212	512,944	318,860	197,630	204,478	44.1	45.6	451,875	226,578	50.1	
Geo. W. Brooks, Secretary	1,021,513	446,438	591,636	350,680	492,561	546,977	563,925	290,369	195,825	60.3	40.3	466,360	190,577	42.8	
Capital . . . . \$400,000	1,140,865	549,229	591,636	350,680	492,561	546,977	563,925	290,369	195,825	60.3	40.3	472,112	194,510	41.0	
Net Surplus . . . . \$59,932	1,298,300	593,007	675,393	518,492	493,010	573,521	617,184	315,919	220,894	63.9	44.7	486,112	151,335	31.1	
1912	1,320,465	702,748	617,717	619,824	756,615	823,555	693,856	276,743	357,112	36.8	47.6	488,920	127,311	26.0	
1911	1,176,749	690,164	576,585	545,136	682,437	738,950	689,875	317,655	300,225	46.5	44.0	464,106	138,089	29.7	
1910	1,144,903	550,878	593,925	500,423	723,009	768,745	684,217	271,853	302,364	36.9	41.2	403,159	144,845	35.9	
1909	978,605	401,376	577,229	338,030	478,692	534,917	410,079	139,836	210,243	29.2	43.9	378,477	140,121	37.2	
1908	795,987	244,749	551,188	232,855	389,493	676,264	296,184	141,001	154,394	36.1	39.6	413,768	107,887	26.0	
Capital, of California, 1911.	468,606	216,248	252,357	149,760	231,959	248,730	234,778	130,482	99,954	56.2	43.1	721,411	21,081	19.8	
Capital . . . . \$ 225,000	441,939	163,853	278,106	122,546	201,004	218,431	196,363	115,401	80,962	57.4	40.2	63,441	30,639	48.3	
Net Surplus . . . . \$ 27,357	400,278	133,748	266,530	91,508	148,562	166,559	166,960	89,807	77,094	60.5	51.9	67,451	25,225	37.3	
H. C. Muddox, President	425,097	90,296	333,801	71,481	118,007	203,930	114,719	55,910	58,849	47.0	49.0	68,414	38,925	55.5	
J. F. Landis, Secretary	320,414	52,397	268,017	38,627	56,325	75,787	77,308	35,807	36,132	63.6	64.1	56,325	35,807	63.6	
Fireman's Fund . . . .	17,939,823	12,422,715	5,517,108	8,575,420	13,646,648	14,309,891	13,458,463	8,230,243	4,862,195	60.3	35.7	2,591,992	743,938	29.4	
San Francisco, 1863 . . .	16,719,843	11,387,915	5,331,925	7,655,292	14,177,745	14,752,138	10,884,791	6,433,927	4,061,464	45.3	28.7	1,830,765	514,385	28.1	
J. B. Davidson, President;	13,415,954	8,299,761	5,176,193	6,146,239	10,029,341	10,491,925	8,330,036	4,746,177	3,714,268	47.3	37.0	1,322,173	672,329	44.2	
Vanderlyn Stow, Vice Pres;	11,326,206	7,161,302	4,164,704	5,161,382	7,821,897	8,206,117	7,085,513	3,991,638	2,890,873	51.0	36.8	1,405,343	803,330	57.1	
H. P. Blanchard, Sect y.	9,864,871	6,100,376	3,775,659	5,214,797	6,627,131	7,020,761	6,457,301	3,736,295	2,878,043	56.3	37.6	1,255,982	509,334	43.8	
John S. French	9,175,154	6,113,626	3,751,245	5,118,514	7,402,946	7,802,811	7,071,688	3,931,563	2,878,043	52.6	38.2	1,143,028	726,661	50.3	
Frank G. White	8,298,924	4,664,194	4,604,731	3,812,954	5,472,766	5,850,339	5,197,012	2,903,366	2,042,081	53.0	37.3	1,364,514	714,735	52.4	
Asst. Secs.	8,649,592	4,568,131	4,081,161	3,714,708	5,487,674	5,819,139	5,264,708	3,047,451	2,037,227	56.5	37.1	1,312,633	661,803	45.7	
C. C. Wright	8,070,629	4,184,249	3,886,681	3,390,131	5,002,234	5,346,677	4,653,286	2,585,878	1,892,469	51.6	36.8	1,298,074	584,188	45.0	
A. W. Hollansbee, Jr., M. Sec.	7,431,402	3,916,545	3,511,857	3,180,062	4,645,117	4,992,994	4,092,919	2,207,735	1,730,184	47.3	37.2	1,200,194	503,612	41.9	
Capital . . . . \$1,500,000	6,432,212	3,642,373	2,809,639	2,941,962	4,217,292	4,464,083	4,064,486	2,368,151	1,536,355	56.1	36.4	1,095,541	429,144	139.2	
Surplus . . . . \$4,017,108	5,938,999	3,531,177	2,406,922	2,870,729	5,756,267	6,272,011	4,282,972	2,136,800	2,146,112	37.1	37.3	1,158,857	1,343,918	716.0	

3

1 Incurred

SAMPLE PAGE COAST REVIEW FIRE CHART---1919-1920---25 cts PER COPY

Your company will send you a copy; if not write to publisher

**NORTHERN  
LIFE**

INSURANCE CO.

Northern Life Building  
SEATTLE, U. S. A.

D. B. MORGAN,  
President

Reserves and Surplus to Policyholders  
**\$1,685,000.00**



HOME OFFICE, SEATTLE, U.S.A

**A GOOD POLICY  
"3-in-1"**

LIFE  
HEALTH  
ACCIDENT

**ONE POLICY  
ONE PREMIUM**

Protection to you while  
living, and to yours  
afterwards

Good Agency Contracts  
to Reliable "Live" In-  
surance Men.--Write today

### **MORE POWER TO YOU**

*The more push there is behind you the more power you have. We furnish the push. This push is the help we give our men. No other life insurance company does as much to insure the success of its Field Force. Ask any Bankers Life man, or write*

**BANKERS LIFE COMPANY,**  
*Des Moines*

## **FIRE INSURANCE DEPARTMENT**

**BALFOUR, GUTHRIE & CO.**

GENERAL AGENTS

### **PACIFIC DEPARTMENT**

AMERICAN INSURANCE CO., Newark, N. J.

CALEDONIAN INSURANCE CO., Edinburgh

CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.

NORTH CHINA INSURANCE CO., LTD.

QUEENSLAND INSURANCE CO., LTD.

ROCHESTER DEPT. GREAT AMERICAN INS. CO., N. Y.

UNION INSURANCE SOCIETY OF CANTON, LTD.

SCOTCH UNDERWRITERS DEPT. CALEDONIAN INS. CO.

CORNER CALIFORNIA AND SANSOME STREETS, SAN FRANCISCO

On July 18th the new cannery at Hanford, Cal., opened for the season's run of peaches. This cannery is in every respect a model of the best in modern industrial construction and

every convenience is provided for its employees.

Master and Servant court decisions have increased in American courts.

**FIRE      MARINE      AUTOMOBILE**

FIRE AND AUTOMOBILE INSURANCE

**Pacific States Fire Insurance Company**      Of PORTLAND, Oregon**Independence Insurance Company**      Of PHILADELPHIA, Pennsylvania

MARINE INSURANCE

**The Ocean Marine Insurance Company, Ltd.**  
Of LONDON, Eng.**The London Assurance Corporation,** (Marine Dept.)  
Of LONDON, Eng.**The Westchester Fire Insurance Co.,** of NEW YORK (Marine Dept.)**H. M. NEWHALL & CO., General Agents**

NEWHALL BLDG., N. E. Corner California and Battery Streets, - SAN FRANCISCO

ORGANIZED 1797

**The Norwich Union Fire Insurance Society, Ltd.**

Of Norwich, Eng.

**Assets, Over** . . . . . **\$16,500,000.00****Losses Paid, Over** . . . . . **\$100,000,000.00**

Pacific Department :

**J. L. FULLER, Manager****FRANK L. HUNTER, Asst. Manager**234-236 Sansome Street  
SAN FRANCISCO**MARINE**

What a frail thing an American river steamboat may be was brought out in the case of the heirs of the cook and his wife who perished when a government boat on the Mississippi river was instantly overturned by a gale of wind. The point to be decided by the court was priority of death. The accident insurance money was payable to the heirs of the survivor.

The steamboat Bosse was 22 feet wide and 126 feet long. Survivors

testified that the wind turned the boat over on its side, that the boilers slid out, and then the hull turned bottom up, all in the course of 1½ minutes.

**FIRE**

Only Way.—The way to get cheap insurance is to stop the present enormous fire losses, and through fire prevention activity improve the actual fire risk, thus reducing losses and inevitably bringing down the price of insurance. The non-burning, careful business man at present pays for the careless, indifferent, reckless builder and occupant.—Harvey Wells, in Oregon Magazine.



The Kern county plant of the Pineapple Sugar has closed for good because of too high wages and inefficiency of laborers. Charge it to I. W. W.

## The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

### SEMI-ANNUAL STATEMENT, JUNE 30, 1919

Assets . . . . .	\$18,060,538 72
Liabilities . . . . .	14,718,231 84
Capital . . . . .	1,000,000 00
Surplus over all liabilities . . . . .	2,342,306 88
Losses Paid to Dec. 31, 1918 . . . . .	68,667,495 03

#### THE COMPANY'S LINES

Fidelity — Surety — Accident — Health — Disability — Burglary — Robbery — Larceny — Theft — Plate Glass — Druggists' Liability — Owners' and Tenants' Liability — Employers' Liability — Public Liability — Steam Boiler — Fly Wheel — Workmen's Compensation — Automobile Liability — Property Damage and Collision — Physicians' Liability — Teams' Liability.

**PACIFIC COAST DEPARTMENT — California:** CHAS. J. BOSWORTH, CHANNING B. CORNELL, Resident Managers, Merchants Exchange Bldg., San Francisco. **Washington and Oregon:** SEELEY & CO., 111 S. 19th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland

## THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$36,968,335.00

### THE LONDON UNDERWRITERS

**SPECIAL AGENTS---**C. W. Rohrer, LOS ANGELES; Gus. J. Roth, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

**A. W. THORNTON, Manager**

**J. M. MENDELL, Assistant Manager**

**G. E. GOGGIN, City Manager**

WM. H. HACKETT, Supt. of Agents

**PACIFIC BRANCH—369 Pine Street, SAN FRANCISCO**

## BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1918. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket. Paper cover \$1.00

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts, 3 copies 25 cts, dozen \$1

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

**Arson**

Under indictment for arson, the state should show a burning of the building, of that which was a part of the structure belonging to the realty, and not defendant's personalty or his trade fixtures in the building which he had a right to remove.—*O'Daniel v. State*, 123 N. E. 241.

The story must be true, for Paul Kingston tells it thus: It was somewhere in France. A shell burst over the allied trenches, several soldiers were killed; more were wounded. Both dead and hurt were carried on stretchers to the rear. An Irishman, pronounced dead, lay on a stretcher in the midst of a scene of desolation,

with ground shell-torn and human forms lying all about (if we are not). A carrier looking at the Irishman thought he might be alive, and administered "first aid." The man was restored to consciousness and gazed amazed round about.

"Where am I?" he murmured. And the carrier, a wag, answered, "You're back in Ireland, Pat." Looking at the awful signs of a bloody fight, Pat weakly inquired, "Since when did Ireland git Home Rule?"

An enterprising *Wearst* paper is now printing an account of a cocaine-killing trial in England. It must be true for we read it in the very same words six months ago in the *London Times*.

## Scottish Union and National

*Insurance Company  
Of Great Britain.*

Organized 1821.

**Fire — Lightning — Tornado  
Automobile — Sprinkler Leakage**

**North American Branch:  
Hartford, Conn.**

**JAMES H. BREWSTER,  
MANAGER.**

### **FIELD REPRESENTATIVES:**

FRED W. GASTON, Tacoma, Wash.,  
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,

706 Gas and Electric Bldg., Denver, Colo.,  
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, State Agent,  
605 Mohawk Bldg., Spokane, Wash.,  
Idaho, Wash., E. Oregon, Montana and Idaho

**H. W. FORES, San Francisco, Cal.,**  
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:  
201 Sansome Street**

## Agents Wanted

**Special or Local Agents or  
Clerks or News Men**

**Can Make a Tidy Bit by  
Soliciting Subscriptions**

FOR EDITION A (Magazine)  
and or EDITION B (Summary)  
of The 47-YEAR-OLD COAST  
REVIEW.

***This is Cash Work and  
a Bonus***

**Write Publisher Coast Review,  
122 Halleck St., San Francisco, for  
Full Particulars.**

**WRITE NOW! RIGHT NOW!**

**NEVADA**

The revival of mining has enhanced the prosperity of this state. But the strikes of new ore bodies have been followed by strikes of the miners.

**WASHINGTON**

This state has had a very dry summer.

Kelso is to have a new pressed brick building.

Seattle's municipal railroads are not profitable.

"Life" in its Improved Divisional Insignia has—California: Movie machine leaning against a cafeteria counter. Holly would.

**W. B. MEIKLE, President and General Manager**      **JOHN SIME, Asst. General Manager**

## WESTERN ASSURANCE CO.

OF TORONTO      (INCORPORATED 1851)

UNITED STATES ASSETS . . . . . \$4,693,580.00

LIABILITIES IN UNITED STATES . . . . . 2,959,964.00

*Surplus* . . . . . **\$1,733,616.00**

### PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

**TOTAL ASSETS REPRESENTED, OVER \$35,000,000**

**Svea Insurance Company**  
of GOTHENBURG

**Agricultural Insurance Co.**  
of WATERTOWN, N. Y.

**Globe & Rutgers Fire Ins. Co.**  
of NEW YORK, N. Y.

**Hamilton Fire Insurance Co.**  
of NEW YORK, N. Y.

**Globe Underwriters Agency**  
of NEW YORK, N. Y.

**Sea Insurance Co. Ltd.**  
of LIVERPOOL, ENG.

**EDWARD BROWN & SONS**  
GENERAL AGENTS

202 - 204 Sansome St.,      SAN FRANCISCO

### 22,000 EDITION

It Is for All Local Agents

12th EDITION

## Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special  
and Local Agents

For Sale by the Coast Review



**Big Defalcation**

A Philadelphia cashier wrecked a bank. Same old story of hoodwinked state bank examiners. Coast Review suggests that bank cashiers should be "shadowed" by state detectives, merely to see what they do with the bank's money. Come to think of it, why shouldn't every bank do that, actually as well as nominally? Of course this Philadelphia bank and its fidelity insurer employed detective inspectors—but how did the cashier get away with nearly 2¼ millions of deposits?

The Non-Partisan League lost votes in all prosperous sections of North Dakota but had a majority and will test their state socialism even if they bust. Scratch a socialist and find a bolshevist.

# CANTON

## Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed . . . . .	\$1,250,000 00
Capital Paid Up . . . . .	250,000 00
Cash Assets . . . . .	3,296,553 33
Net Surplus . . . . .	2,197,292 47

The above Company conducts  
a general Marine Insurance  
business.

PARROTT &amp; CO., General Agents

Since January, 1882

E. L. BARRY, Manager

320 California Street, San Francisco

[Babcock Building]

# PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

E. C. F. KNOWLES,

General Agent for Pacific Coast

MUNRO ENGLISH,

Assistant General Agent

222 SANSOME STREET

Phoenix Building

San Francisco

## The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

### Accident Policies

*Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employees. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.*

CHAS. J. OKELL &amp; CO.

General Agents, - - San Francisco, Cal.  
Royal Insurance Building

## CAPABLE MEN CAN ALWAYS BE WELL PLACED

Much desirable territory is ready for Agents who can deliver policies in satisfactory volume. Inquiries about localities will have careful attention.

### UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

Address **ALBERT E. AWDE**, Supt. Agencies

**GEO. ELLIOTT HUNT**, Manager

1002 Shreve Bldg., Post St. and Grant Avenue  
San Francisco, Cal.

**T. H. McALLIS**, Manager

917 Board of Trade Bldg., Fourth and Oak Sts.  
Portland, Oregon

**P. B. DUREN**, Manager

307 - 308 Boston Block, : Seattle, Wash.

**J. E. EVANS**, Manager

Davis Chambers, 615 Hastings St., W.  
Vancouver, B. C.

## National Liberty Insurance Company of America

Incorporated Under the Laws of the State of New  
York in 1859

Statement, January 1, 1919.

Cash Capital, - - -	\$1,000,000.00
Assets, - - - - -	9,609,646.00
Liabilities - - - - -	7,214,228.11
Net Surplus, - - -	2,395,417.89
Surplus for Policyholders	3,395,417.89

HEAD OFFICE

62 WILLIAM STREET, NEW YORK

### Bomber and Incendiary

Insurers will have to watch testimony in court hereafter, for hints of the fire and other risks to avoid and cancel if possible. A few weeks ago in Los Angeles a Pico Hights church was burned. The firemen suspected incendiarism. Now the police are certain that the church was burned in bolshevistic revenge for the adverse testimony of the pastor, who was a witness for the heirs in a will case. McGwire, who afterward jumped out of a tenth story window, was the administrator of the estate until the will was found. The attorney for the heirs was bombed by this McG., who was an engineer.

### Surnames Seeming Strange

Henn, Wren, Hawk, Steed.  
Winter, Summer, Spring, Fall.  
Pickles, Krout, Crabtree, Sauer.  
Potash, Pearl.  
Blood, Blut, Bloodgood.  
Box, Brand.  
Bason, Bruser, Angell, Spahn.  
Burr, Cobb, Ware, Rice.

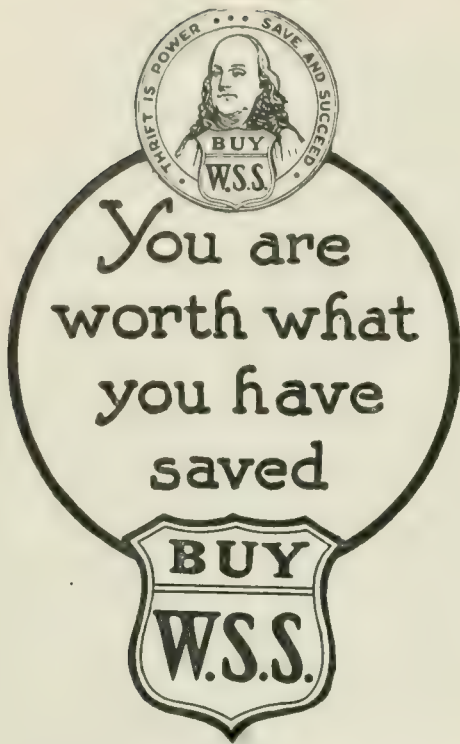
## COAST REVIEW'S PACIFIC FIRE CHART

1919

48 Pages.	Coast Figures.	Company
Figures	Agency Figures.	Digest of
12 Months' Decisions.	Population Esti-	
mates.	Memoranda Blanks.	General
Information.	Underwriting Profit.	
	Premium Earned Loss Ratio.	

Price 25 Cents.

Coast Review, San Francisco.



#### CASUALTY

The International Claim Association will hold its next annual meeting at Hotel Chamberlain, Old Point Comfort, on Monday, Tuesday and Wednesday, September 22nd, 23rd and 24th. The committee in charge has made a program of special interest.

Oregon industrial accidents average 20 a day.

In spite of the "dry" weather war-caused, auto smashups and other accidents continue as numerous as ever.

#### LIFE

The Metropolitan Life recently absorbed the American business of the German Mercury Reinsurance and retains the services of its manager, who will look after all reinsurance treaties.

American companies are growing broader as well as richer.

A resident of Kewaunee, Wis., mailed an inquiry with regard to life insurance on July 23, 1919. R. W. Barnes, representing the Bankers Life of Des Moines in that district, called at his address on August 5 and found that the man had been buried on August 3. Mr. Barnes wrote two \$5,000 policies on friends of the man he sent the original inquiry.

#### ACCIDENT

The Phoenix Indemnity may be organized in New York by the Phoenix Assurance.

Accidental deaths in proportion to total are increasing. Perhaps the auto is responsible.

#### FIRE

If a property owner in whose place a fire started in Manchester, Eng., had to pay damages to neighbors' property he (or his insurers) would have a \$4,000,000 bill to pay for the Princess street fire. Repairs for a previous loss were being made at the time of the fire, as we read in The Policy-Holder.

#### GENERAL

Then we all asked, What will America do to the war? Now men anxiously ask, What more will the war do to America?

Charlie Smith, the leading insurance agent in our swell city—he advertises with us—has just returned from Washington, D. C. He brings news that the war will not be over until January 20 next.—Redwood Logger.



ESTABLISHED 1873

OFFICE OF  
**EDWARD E. POTTER & SONS**  
 General Agents

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It  
 It Costs No More**

**OLD AND TRIED GLENS FALLS INSURANCE COMPANY**

*Of New York**Incorporated 1849*

SURPLUS to Policyholders . . \$6,165,264 00    UNDIVIDED Profits . . . \$2,489,338 00

**SECURITY INSURANCE COMPANY**

*Of New Haven**Incorporated 1841*

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . . \$ 837,473 00

**GIRARD FIRE AND MARINE INSURANCE COMPANY**

*Of Philadelphia**Incorporated 1853*

SURPLUS to Policyholders . . \$2,449,341 00    UNDIVIDED Profits . . . \$ 452,411 00

**FIREMEN'S INSURANCE COMPANY**

*Of Newark**Incorporated 1855*

SURPLUS to Policyholders . . \$7,222,952 00    UNDIVIDED Profits . . . \$2,384,971 00

**EASTERN UNDERWRITERS AGENCY**

SURPLUS to Policyholders . . . \$4,037,521 00    UNDIVIDED Profits, \$1,040,201 00

**UNITED-AMERICAN INSURANCE COMPANY**

*Of Pittsburg**Incorporated 1873*

SURPLUS to Policyholders . . \$783,146 00    UNDIVIDED Profits . . . \$240,919 00

**NEW HAVEN UNDERWRITERS**

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . \$837,473 00

**EDWARD E. POTTER & SONS,**  
 General Agents

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

# COAST REVIEW *INSURANCE and INVESTMENTS*

AUGUST

A Useful Publication

*In its 48th year*

## OREGON

Incendiary fires in Oregon forests are said to average 500 yearly.

Tokeland, threatened by fire, has ordained a heavy penalty for building fires near driftwood.

Forest fires in Oregon in 1918 are said to have destroyed \$1,100,000 of private property. If true, private timber, fences, barns, homes and hamlets must be included, with only nominal insurance.

W. W. Salsig of Salsig Lumber Co., near Medford, Or., has been fined for operating a donkey engine without a spark-arrester. This engine started a fire covering two sections of land.

At Portland girls are being arrested and fined for smoking cigarettes. A man was arrested and fined for giving a girl a cigarette.

The city of Sacramento is beginning the construction of a water filtration and pumping plant for which bonds to the amount of \$1,800,000 were voted by the people in June, 1919. This plant is to be of the mechanical or rapid sand type, filtering the water of the Sacramento River. Its nominal capacity will be 30,000,000 gallons a day, and sulphate of alumina will be used as the coagulant. This will be the first modern municipal filtration plant in California and is expected to be in operation early in 1921.

Hodcarriers now receive \$7 a day

and bricklayers \$9—and not much work.

## Have You a Line?

Randall, Wash., is to have a new cannery.

Capitola, Cal., is to have a new hotel, costing \$200,000.

Hepner, Or., is to have four new brick buildings soon.

Chehalis, Wash.—At Market and Division the frames will be torn down and John Denhof will build a 2-story brick with a hall and six stores, and offices.

Vancouver, Wash., is to have a barrel factory.

At Bakersfield, Cal., three new apartment houses will be erected near cor. I and 25th.

Los Angeles is to have a \$2,000,000 theatre at 6th and Hill.

Eighteen houses have been erected, and as many more will be, on the old baseball grounds in Oakland (Golden Gate).

Twenty-nine houses are abuilding at X, Y, 10th and 11th, Sacramento.

Clyde, Contra Costa co., Cal., a town of shipworkers, may be emptied in a day, if the Bay Point shipyards close down.

Klamath Falls is to have a large box factory.

Fear is mostly imagining something that will never happen.

OLDEST INSURANCE COMPANY IN THE WORLD  
TWO HUNDRED AND TENTH YEAR

# SUN INSURANCE OFFICE OF LONDON

FOUNDED IN 1710

CASH ASSETS . . . . . \$23,091,408 00  
SURPLUS . . . . . 13,991,760 00  
TOTAL RESOURCES . . . . . 32,691,408 00

*United States Branch, 54 Pine Street, New York*

P. T. KELSEY, Manager

## MICHIGAN FIRE and MARINE INSURANCE COMPANY

Of DETROIT, MICHIGAN

ESTABLISHED 1881

D. M. FERRY, Jr., President      E. J. BOOTH, Vice President  
H. E. EVERETT, Secretary

CASH ASSETS . . . . . \$1,950,400 05  
CAPITAL PAID UP . . . . . 400,000 00  
LOSSES PAID SINCE ORGANIZATION . . . . . 9,414,889 24

## PATRIOTIC ASSURANCE CO. Ltd OF DUBLIN, IRELAND

FOUNDED 1824

*United States Branch, 54 Pine Street, New York*

P. T. KELSEY, Manager

CASH ASSETS . . . . . \$1,611,870 09  
CAPITAL PAID UP . . . . . 500,000 00

### Sun Underwriters Agency

CASH ASSETS . . . . . \$23,091,408 00  
SURPLUS . . . . . 13,991,760 00  
TOTAL RESOURCES . . . . . 32,691,408 00

P. T. KELSEY, United States Branch Manager

54 PINE ST., NEW YORK

**The Pacific Department** — Embraces California, Nevada, Utah, Arizona,  
Oregon, Washington, Idaho, Montana, Territory of Hawaii, Alaska  
and British Columbia

**CARL A. HENRY, GENERAL AGENT**

SUN BUILDING

*Northwest corner Sansome and Sacramento Streets, : San Francisco*

AGENTS WANTED AT UNREPRESENTED POINTS

**TOTAL RESOURCES REPRESENTED, \$33,000,000.00**



The Fireman's Fund  
was established and  
started in the  
fire business in 1863,  
organized a marine  
department in 1867  
and originated  
the agency system  
for automobile business  
in 1904.

Today the company  
stands in the front  
rank in all three lines  
throughout the country

Volume 95  
Number 9

SEPTEMBER

See Page  
.....

1919

MAGAZINE EDITION "A"

# Coast Review

**INSURANCE**  
**PROTECTION**

An Insurance Journal and Directory

IN ITS FORTY-EIGHTH YEAR

San Francisco—122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

Insurance Publishing Co., Publishers

Pacific Board Abrogates Emergency Surcharge

Nevada Fire Figures—Complete

Idaho Fire Figures—Complete

Bureau of War Insurance

Automobile Notes

Burglary Notes

Washington Fire Figures

Field Men Changes

Review of Past

Utah Fire Figures

Failure to Cancel as Directed

Large Death Claim Payments

Oregon Fire Figures—Complete

Glens Falls Doubles Capital

Compensation Cases in Court

Pacific Mutual's Enlarged Building

Enlarged Pacific Department of Liverpool & London & Globe

10,000,000 Shingles Burn

Circulating Extensively in all the  
States and Territories of the  
Pacific West

*Price 25 Cents*  
*\$3.00 Per Annum*

Subscribers in the East, in Europe, in  
South America, Japan, China, and  
Australasia

# LIVERPOOL and LONDON and GLOBE

Insurance Company, Ltd.,

*Established in 1836*

*Entered United States in 1848*

*Pacific Department Established in 1852*

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NEW YORK OFFICE: 80 William Street

CHICAGO OFFICE: Insurance Exchange

NEW ORLEANS OFFICE: Cor. Carondelet and Common Sts.

SAN FRANCISCO OFFICE: 444 California Street

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Assets in United States, Jan. 1, 1919, \$17,083,985.20

Has Paid \$160,000,000 Fire Losses in this Country

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FIRE, MARINE and INLAND INSURANCE

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## Star Insurance Company of America

*of NEW YORK, N. Y.*

Incorporated in 1896

CAPITAL . . . . .	\$ 400,000.00
NET SURPLUS . . . . .	\$ 511,194.08
ASSETS . . . . .	\$1,577,568.13
SURPLUS TO POLICYHOLDERS . . . . .	\$ 911,194.08

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---

Pacific Department in Company's Bldg., 444 California Street, San Francisco

**THOS. H. ANDERSON, Manager**

**GEO. F. GUERRAZ, Asst. Mgr. LOGAN B. CHANDLER, Dep. Asst. Mgr**

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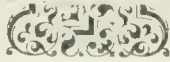
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### SPECIAL AGENTS

R. H. ROUNTREE	HARRISON HOUSEWORTH	C. A. LOTHROP	GEO. J. JANES
E. A. ATKINS	CHESTER S. MYRICK	W. H. GASOIGNE	



FIRE



MARINE

*CONFLAGRATION-PROOF INSURANCE*

TOTAL ASSETS OVER ONE HUNDRED MILLIONS

LOSSES PAID TO DATE  
OVER TWO HUNDRED and FOURTEEN MILLION  
DOLLARS

LOSSES PAID IN SAN FRANCISCO CONFLAGRATION  
OVER SIX MILLION DOLLARS



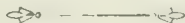
GEO. H. TYSON GENERAL AGENT  
HERBERT FOLGER ASST. GENL AGENT  
SAN FRANCISCO

CHAS. A. HULME, MARINE BRANCH MANAGER

PACIFIC MARINE DEPARTMENT  
HOME INSURANCE CO. OF NEW YORK



*AUTOMOBILE—RENTS—PROFITS, USE AND OCCUPANCY—  
TOURIST FLOATER—MAIL PACKAGE—  
SPRINKLER LEAKAGE—EXPLOSION—  
BOMBARDMENT, RIOT and CIVIL COMMOTION*



AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



# The Oldest Company in America

*Issued its first Policy in 1843*

Three **leadership** achievements of the **Mutual Life**: — The American Experience Table of Mortality, the corner-stone of modern life insurance. The "contribution plan" of surplus distribution, used almost universally by American companies. The Continuous Instalment policy, the basic form of all Life Income contracts.

"**Mutual Life**"—known in every household. Unexcelled policies and service, notable financial strength, co-operation with agencies. Life Insurance at its best!—the Agent's desire and ideal.

*For terms to producing agents address*

## The Mutual Life Insurance Company of New York

34 NASSAU STREET, NEW YORK CITY

### CALIFORNIA

Building permits values increased largely in San Francisco and Los Angeles in August. Three times as much as in August, 1918.

California Development Board Bulletin says the prediction is that this state will in five years produce half the rice crops of America.

The melon crop of the Turlock district has increased 70 percent. Up to August 20, 3,537 cars were shipped this year.

The almond crop is 98 percent of the total American yield. The 1919 crop will total 7,000 tons, or twice that of 1918.

August bank clearings in every city but San Diego were larger than last year's. San Jose steps into fourth

place.

San Francisco (\$629,365,886) gained nearly 27 percent.

Los Angeles (\$198,204,765) gained 53 percent.

Oakland (\$40,768,128) gained about 50 percent.

The small dairymen of California complain that the big dairies shut them out of the public market by requirements of pasteurization which they can not afford. It is against the law for them to even give the milk away to poor relatives. Hence the milk trust.

A Bad Jumper is the man (or woman) who jumps to a conclusion.

The expectation of evil is more bitter than the suffering.—Defoe.

**INCORPORATED 1861**

# The California Insurance Co.

**Cash Capital, . . . . \$400,000 00**

**Net Surplus, . . . . 414,251 03**

**Total Assets, . . . . 1,579,366 87**

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.  
SAN FRANCISCO, CAL.**

## **Special Agents and Adjusters**

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFELD, Los Angeles, California;

R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

MILTON HALEY, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,  
and at the rate of "Dollar for Dollar."**

# LONDON & LANCASHIRE

## FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

**New York Department**  
57 and 59 William Street  
A. G. McILWAINE, Jr.,  
Manager



**Western Department**  
39 So. La Salle St., Chicago  
CHARLES E. DOX,  
Manager

**Pacific Department: 332 Pine Street, San Francisco, Cal.**  
SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. **SAN FRANCISCO** W. B. HOPKINS, LOCAL SECY.  
J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

### **SPECIAL AGENTS**

George T. Richmond . . . . . San Francisco  
W. W. Gilmore . . . . . San Francisco  
F. W. Andrews . . . . . Los Angeles  
N. Gardner . . . . . Denver

David H. Parry . . . . . Seattle  
G. L. Goodell . . . . . Portland  
Toll Thompson . . . . . Portland  
J. Robb Gay . . . . . Helena

**R. F. BENNETT, Superintendent, AUTOMOBILE DEPARTMENT**

**SPECIAL AGENTS: Geo. B. Rapp, Howard J. Tobin, Lyman Lacy.**



# American Central Insurance Co. of St. Louis

Assets . . . . . \$4,562,928.19

# St. Paul F. & M. Insurance Co. of St. Paul

Assets . . . . . \$14,133,755.27

# Royal Exchange Assurance of London

Assets . . . . . over \$51,000,000.00

## Mercantile F. & M. Underwriters

Minnesota Underwriters      Exchange Underwriters

Lloyds Plate Glass Insurance Company

Massachusetts Bonding and Insurance Company

*Fire, Tornado, Automobile, Rents, Sprinkler Leakage, Explosion,  
Riot and Civil Commotion, Use and Occupancy, Plate Glass,  
Parcel Post, Tourist Baggage, Inland Transit Insurance*

PACIFIC DEPARTMENT

241 Sansome Street,      -      San Francisco

**BENJAMIN GOODWIN, Manager**

**JOHN B. FRITSCHI and J. R. MACKAY, Asst. Managers**

The famous old Mint restaurant, San Francisco, closed after the "war-time" prohibition was enforced. Many field and other insurance men recall with pleasure this historic old place, with its quaint pictures, before the fire, its Chinese Charlie, its corn cakes for breakfast, its "hot crab salad," its larder from which to make up your order, and old Tim and Jerry, and the famous lawyer who always drank a full quart with his dinner.

## The Surcharge

The 10 percent surcharge was not one to pay for additional fire losses but chiefly to meet expenses increased by war conditions, which still persist.

American insurance commissioners now say that the surcharge must be taken off, because it was never imposed in some states and has been ordered off in other states, and has not been imposed on all classes of fire risks.

The  
Metropolitan  
Life  
Insurance Company

*Pacific Coast Head Office*

*Metropolitan Life Building*

Pine and Stockton Sts.

SAN FRANCISCO

THE  
Standard Accident  
Insurance Company

*Of Detroit, Mich.*

LEM W. BOWEN, President J. S. HEATON Secy.

**Cash Capital, \$1,000,000**

**Gross Assets, - 9,284,813**

**Claims Paid, - 27,206,033**

Writes Accident and Sickness Insurance. Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

**Accident and Sickness Insurance for Women.**  
*Contracts Practically Without Conditions.*

**CLARENCE F. BRIGGS.**

Supt. Pacific Coast Department

California, Oregon, Washington, Nevada, Idaho  
Arizona, Utah, and the Hawaiian Islands

Mills Bldg., San Francisco

H. H. HAIGHT. District Agent.

*Contracts Unexcelled. Agents Everywhere.*

**FREE SERVICE**

The Coast Review's Legal Department will freely aid

**Agents and Policyholders.**

We are not assuming to take the place of Lawyers, but will help to assure the need of

**Expert Legal Advice.**

If claim be certainly valid our Legal Department will say YES! if invalid, NO!

**AGENTS WANTED**

Every advertiser in this Journal is guaranteed as worthy the confidence of Agents and Brokers. Applications for AGENCIES will be considered by the Companies or their Departmental or General Agency representatives, if a new Agency is to be established or if an old Agency is to be changed.

Write your application and state your experience, your qualifications, and about how much business you can give the Company.

Probably the field representative will call on the Applicant.

It may help the Applicant to mention the Coast Review; it won't hurt him anyway; that is, if he doesn't forget to.

**Canadian Soldiers' Gratuity**

Originally soldiers of Canada who did not see service in France and those discharged previously to the signing of the armistice (Nov. 11, 1918) were given no War Service Gratuity.

Under a recent Order of Council this ruling has been changed and men who come under the above classification are now entitled to payment of gratuity. Many men, some residents in Coast states, have not yet filed applications for same.

Tell such Canadian soldiers to write Genl. Sec. Geo. F. Pyke, Parliament Bldgs., Victoria, B. C., and enclose copy of discharge certificate.

Mohammedans are so religious that they think it sinful to insure life or property.

# Union Assurance Society Limited

OF LONDON



Founded in 1714

# Law Union & Rock Insurance Company Ltd.

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager

Branch Secy.

GEO. W. BECK, General Agent, DENVER, Colorado

SPECIAL AGENTS: N. L. Nelson, C. F. Hutchings, San Francisco;

I. P. E. Reynolds, Portland; John Perry, Spokane; C. T. Deatrick, Los Angeles

## AUTOMOBILE

A bill in Congress attempts to reduce auto thefts by an Auto Registration Bureau. Duplication of numbers will be disclosed, also if owner is offering the "offered for sale." Thefts will be registered and reported to the police of the entire country. Good enough, but the old fashioned cure for horse stealing were better.

## LIFE

The School for Training Life Insurance Salesmen of the Carnegie Institute of Technology begins October 1. Life companies are urged to buy scholarships at \$250.

Charles A. Ambler, ex-insurance

commissioner of Pennsylvania, is charged with conspiracy and malfeasance in office. He deposited \$402,000 of the Pittsburg Life, as receiver, with the North Penn Bank. He is not the only thrifty commissioner.

## CASUALTY

The Globe Indemnity has declared prosperity bonuses.

Engine breakage insurance will be transacted by the Travelers Indemnity.

## GENERAL

Mammoth Cave, Kentucky, is several miles long, as wide as 150 feet, as high as 60 feet.

Revenge is the doubtful pleasure of a weak and narrow mind.



# COAST REVIEW *INSURANCE and INVESTMENTS*

SEPTEMBER

A Useful Publication

*In its 48th year*

## Notes Not Cash

The execution of notes in consideration of national bank stock is not compliance with constitutional and statutory provisions requiring "cash" to be paid therefor.—211 S. W. 644.

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## Check But No Funds

Under Pen. Code, § 476a, making it a felony for any person with intent to defraud to draw or deliver to another a check or a draft on a bank, knowing at the time that he has not sufficient funds in or credit with the bank to meet the check, it is not necessary that it be shown, in order to establish the fraudulent intent, that the recipient of the check was actually defrauded, and where defendant gave the check in payment of a debt due the payee, representing thereby that it was good and valid, it is immaterial that the debt was past due and the payee parted with no new consideration.—People v. Khan, 182 P. 803. Cal.

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## Ocean Loss in War Time

Nothing has ever been heard of the lost U. S. naval collier Cyclops, which disappeared between the West Indies and west Africa in March of 1918. It was rumored that the Germans had captured the ship and slipped it through the British blockade. Not a boat, board, or other trace has been found. The officer in charge was of German birth but was a trusted officer

of our navy. Crew and officers numbered 233.

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## Fire Prevention

The secretary of the National Fire Protection Society, Franklin Wentworth, is making speeches in towns of the Pacific West. On Fire Prevention Day he will address a "mass meeting" in San Francisco.

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## Wheat Buying

Under the license requirements, retailers are not required to have licenses, but it is now determined that the purchase of wheat direct from the farmer for the purpose of resale, or manufacture, no matter how small the quantity, is not a retail transaction, and that persons engaged in such operations must have license. Also, the handling of seed wheat, no matter how small the quantity, cannot be considered a retail transaction, and such dealers must hold license. Dealers in damaged wheat, unfit for human consumption, who may purchase such damaged wheat direct from the farmer must have a license.

---

Here are a few names taken from a Federal Reporter:

Pettit (Little), Galbreath, Miyake, Harms, Steele, Beveridge, Boykin, Gooch, Witherspoon, Crabb, Sandberg, Hunnewell, Feder (Feather), Thropp.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital  
**\$5,000,000.00**

Net Surplus  
\$8,904,032.69

Surplus as to  
Policyholders  
\$13,904,032.69



Cash Assets Now  
**\$32,074,778.15**

Losses Paid  
in 99 Years

OVER  
**\$173,000,000.00**

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

**W. H. BREEDING, General Agent**

**H. DURBROW, Asst. General Agent**

**H. F. MILLS, F. H. RHOADS, AGENCY SUPERINTENDENTS**

**MAIN OFFICE — 301 California Street — SAN FRANCISCO**

**J. A. MURPHY, STATE AGENT OREGON AND WASHINGTON**

**SPECIAL AGENTS—H. E. O'BRIEN, L. N. BRAINERD, GEO. F. ROBERTS, GEO. A. KINGMAN,  
F. H. RHOADS, G. NATHAN, G. S. MARINER.**

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

# HARTFORD FIRE

Insurance Company

Chartered 1810



**FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE**

Assets, January 1, 1919. **\$39,723,888 62**

Surplus to Policyholders, **11,823,660 08**

**DIXWELL HEWITT, General Agent**

**ADAM GILLILAND, Assistant General Agent**

**438 California Street, SAN FRANCISCO**

**SPECIAL AGENTS AND ADJUSTERS**

**GEO. E. DEVINE, Sup't of Agencies, San Francisco**

**J. J. DENNIS, Portland, Ore.  
C. L. GREENWALT, San Francisco, Cal.  
H. L. COPE, San Francisco, Cal.  
L. H. EARLE, San Francisco, Cal.  
W. W. GROVE, San Francisco, Cal.  
J. G. CLARKE, Butte, Montana**

**C. E. MILLER, Butte, Montana  
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ERNEST E. PRICE, Los Angeles, Cal.  
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S. C. ABBOTT, Billings, Montana**

SEPTEMBER, 1919

# The Coast Review

## INSURANCE

Subscription, \$3 a Year

In the 48th Year

Foreign, \$3.50

Volume 95

San Francisco, California, U. S. A.

Number nine

Entered at San Francisco Postoffice as second-class mail matter

### *NEEDED PUBLICITY FOR LIFE INSURANCE*

The few remarks elsewhere intended for fire risk men who read apply in principle to life risk men who also read.

Life companies which are alive and know it recognize the value of pitiful publicity for the protection of families which have lost their protectors.

The American people have little or no knowledge of the good done with life insurance premiums.

We promise good results of general advertising, paid for out of a fund, contributed proportionally to outstanding business by all the companies.

Freely, we recommend that the companies widely advertise "What Was Done with Life Insurance Premiums Last Year," as—

Paid in Death Claims——— Paid Otherwise to Policyholders———

Total Paid Policyholders——— Total Funds Lent to Policyholders———

Total of New Investments in Rail Road Bonds——— Total of New Investments in Government, State, Municipal, County, Township and District Bonds——— Total of New Loans to Farmers——— Total of New Loans on Real Estate Security———

Such advertising will very favorably dispose millions of readers toward life insurance, and very greatly increase the number of insurable persons who grant life insurance salesmen an audience.

It has been discovered by Wallace Irwinner that a heroine can rest her chin on her elbow. Can you?

Doctors are very popular in Victoria and Vancouver, says a returned visitor. Especially family doctors, who do not charge for the prescription.



**THE COAST REVIEW**  
INSURANCE AND INVESTMENTS

*Entered at San Francisco Post Office in September, 1871, as second-class mail*

SUBSCRIPTION \$3 A YEAR: MONTHLY SUMMARY SUPPLEMENTS 60 CENTS A YEAR

Sample Copies Free to any part of U. S., except San Francisco

Ignorance is the mother of nearly all human ills.

It is better to be right than president of an insurance company. But it is better to be both.

The greatest word in our language is Now.

#### It Was Not a Mortgage

An instrument in form of ordinary warranty deed, providing that "this mortgage deed" is a second mortgage, there being a first mortgage to certain parties to which mortgage deed was subject and containing no defeasance clause, was not a mortgage, but an instrument passing title to secure a debt in the amount stated as consideration of the deed.—Troup Co. v. Speer, 99 S. E. 541.

#### Not Applicable to Accident Policies

Comp. Laws 1915, declaring that any person who shall solicit an application for insurance upon life of another shall in any controversy between the assured or his beneficiary and the insurer be regarded as agent of the insurer, is not applicable to

accident policies.—Randall v. Travelers' Ins. Co., 173 N. W. 388. (Mich.)

#### Trivial Mishap

Where an apparently trivial mishap occurred, the assured under an accident liability policy was not required to regard it as an accident of which notice should be given immediately to the insurer, although it afterwards resulted in serious injury.—Melcher v. Ocean Accident & Guarantee Corporation, Limited, 123 N. E. 81, 226 N. Y. 51.

#### Average Coast Rate

Fifty-eight companies reported to the Coast Review their "total written in this field"—\$1,376,371,554. Premiums written \$21,604,920.

The average rate of premium was therefore \$1.58.

#### Caution

Uncle Sam is issuing Federal Reserve \$5 notes, redeemable in gold at the treasury department in Washington. Beautiful paper and print. But while new, we caution you, two of these bills may stick together like good brothers and be too easily passed by you as one. Even the honest receiver may not notice that he has been given two 5's.

#### Tenant's Damages

A storekeeper can recover as damages, caused by his landlord's failure to heat buildings, loss of profits, where the evidence established a loss, though the extent of the loss could not be established with certainty.—173 N. W. 355.

#### Realty Broker

A broker to sell property has no inherent authority to receive part payment or earnest money from the purchaser.—Rosser v. Levi, 210 S. W. 314.

# INSURANCE IN THE HIGHEST COURTS

## RECENT RULINGS

### FIRE INSURERS IN COURT

RHODE ISLAND

Taylor et al. v. Northern Ins. Co. 107 A. 538.

#### Grantor's Insurable Interest

Where grantee of property acknowledged an unpaid indebtedness to the grantor for amounts expended by the grantor in improvements on the property conveyed, the grantor had an equitable lien or claim on the property sufficient to give him an insurable interest therein.

#### Second Mortgagee

A second mortgagee may sue in his own name upon a policy of fire insurance, though the loss is made payable to both him and the first mortgagee.

#### Surviving Payee

Upon the death of one of the joint payees or assignees of a fire insurance policy, the survivor is entitled to bring the action in his own name.

#### Description

Policy, which describes the property insured as a three-story frame dwelling house, is not void for describing the property falsely, where such property was used only as a dwelling house at the time of taking out the insurance and thereafter; although it had been designed for a store building and at one time used as such.

The test applied in determining whether a policy correctly described the building insured is whether it states what was the actual use which was made of the building at the time

the insurance was taken out and during the time covered by the policy.

#### Proof of Loss—Sufficiency

A proof of loss, which recited the occupancy or nonoccupancy of the various tenements of the building, but did not give the names of the tenants, and which stated that any further information would be furnished the insurer on call, was sufficient to comply with the requirements of the fire policy sued upon.

#### Impeachment of Award

Defendant insurer cannot seek to impeach an award of loss on a fire policy on appeal, where the validity of award was not questioned by either party at the trial.

#### Unconditional Ownership—

##### Insured's Note

Insured's note, in the usual form of a negotiable collateral security note, making stock of goods covered by policy collateral for payment of note, did not invalidate policy under provision making it void if the interest of insured in goods be other than "unconditional and sole ownership;" the execution of such note not depriving insured of the unconditional and sole ownership of the property, even though note should be construed as creating a chattel mortgage.

Such note was insufficient to create a chattel mortgage.

#### Inventory

Insured was not required to show profits for a year preceding the taking

of inventory, by books for such period, but could establish such profits by any competent evidence.

Insured was not required to take inventory of stock of goods in a branch store in another city, conducted as a separate line of business, where stock of goods was not covered by the policy. Nor to record the stock number of items of goods.

Inventory grouping goods of different kinds in one item designated as dress goods, at certain prices per yard, was not invalid, where the goods were of the same value per yard, and existed in the quantity stated in inventory.

Inventory of stock of goods taken pursuant to fire policy, in an amount more than \$90,000, was not invalid because of lumped entries, such as "1 lot jewelry, \$10,000," where such entries were few in number.

The taking of an inventory on February 1st, without including purchases by insured during preceding January, was not a violation of the fire policy requiring a complete itemized inventory of stock on hand, where the invoices of all such purchases were preserved in an invoice book, and were shown in detail as fully as would have been shown by inventory.

Inventory clause did not require insured's books to record the original purchases of all goods at the branch stores of the insured for period of time preceding taking of inventory, but merely such books as show record of business transacted from date of inventory — *Lavenstein Bros. v. Hartford Fire Insurance Co.*, 99 S. E. 579.

#### **Insurable Interest**

A purchaser of property under conditional sale by the terms of which title is to remain in the vendor until full payment is made has at least an insurable interest to the extent of his payments on account.

Policy was not vitiated because there was contained, among the fixtures, a computing scale of which plaintiff was not the sole and unconditional owner, the title being in the vendor, where the scale was not specifically named in the policy, and plaintiff insurer waived in open court all claim for damage thereto, and plaintiff had not concealed or misrepresented any material fact relating to this property, although he had included the scale in his schedule of losses, believing his equitable interest therein entitled him to recover the cash value thereof. — *Coniglio v. Connecticut Fire Ins. Co.*, 182 P. 275. (Cal.)

#### **Knowledge of Agent**

Knowledge of an insurance agent as to the premises which were the subject-matter of the insurance is chargeable to the insurer. — 106 A. 657

#### **Agent's Knowledge**

Where a veneer mill was insured and it was explained to agent of the insurer that it was necessary to run dryer and steaming vats during the night in order to operate the mill, such knowledge, being chargeable to the insurer, is admissible in construing a covenant in the policy that, if the subject of insurance by a manufacturing establishment, and it be operated later than 10 at night, the policy should be void; it being the



intention of all parties that the mill should be operated.

#### **What Was Covered**

Where it is claimed that the policy covered a sawmill and boiler house, and not a veneer mill which was destroyed, evidence that the mill insured carried insurance placed by a single agent, who was agent of the defendant, to the amount of \$10,000 held, in view of knowledge of the agent as to the premium, to be admissible on the question as to what property was insured.

#### **Admissible Evidence**

Evidence that defendant's agent prior to the date of loss informed the agent of insured as to respective rates on the property, and that rate on sawmills which was the rate on which the policy was based was lower than that on veneer mills, held admissible.

#### **Mortgagee**

In action on policy which showed that the rights of the mortgagee were different from those of the mortgagor, the admission of evidence showing the interest of mortgagee, and that the suit was for its benefit, was proper.

#### **Proof of Value**

The insured may prove the value of the building destroyed, notwithstanding the insurer conceded that its value was largely in excess of the amount of the policy.

In an action on a fire policy which insured claimed covered a veneer mill which was destroyed by fire, evidence held to warrant a finding that the building destroyed was included in the policy.

#### **Incomplete Building**

An incomplete structure may be insured as a building.

#### **Attached Means Annexed**

Where policy described the building insured as one with boiler house attached and the boiler house was joined to a veneer mill by a closed runway and connected with a sawmill by piping, the word "attached" must be accepted as meaning "annexed" and not "connected," which term would be proper to denote telephone connections; so that the veneer mill rather than the sawmill was indicated by such description.

#### **Non-Waiver Agreement**

Where insurance company disputed a loss and the parties executed a non-waiver agreement, held that the non-waiver agreement did not preclude waiver of proof of loss by the insurer's statements, not in connection with any investigation, that it would be glad to pay the loss if the insured could show that the property destroyed was covered by the policy.—*Williams Mfg. Co. v. Insurance Co. of North America*, 106 A. 657.

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#### **Total Destruction**

Where, as a result of fire, none of materials in improvements made by lessee, insured, could be used to restore the improvements to that class and condition in which they were immediately preceding the fire in question, held, there was a "total destruction," within policy covering such improvements, though there was not a total physical destruction of materials.—*Phoenix Ins. Co. v. Shulman Co.*, 99 S. E. 602.

**Mutual Mistake in Mutual Policy**

Where through mutual mistake a policy described plaintiff's interest as that of owner, though she was only a mortgagee, the policy will, after loss, be reformed, and recovery allowed on the same as reformed.

**Knowledge—Renewal**

Where a policy written by the agent of co-operative fire insurance company was merely a renewal of a previously issued policy, and the agent who first wrote the policy was informed that plaintiff was only a mortgagee, the insurer, until there is some change in title, must be presumed to act with reference to knowledge acquired at the time of issuing the prior policy.—*Houlden v. Farmers' Alliance Co-op. Fire Ins. Co. of Steuben county*, 177 N. Y. S. 286.

**Receivership—Cancellation**

Where policy provided that it should be void if any change other than by death of assured should take place in the interest, title, or possession of the subject of the insurance, and on a receiver being appointed for the assured the insurer declared the policy void, held, that such termination of the policy did not amount to a cancellation of the policy by the assured, so as to entitle the insurer to certain additional premiums.—*Hanson v. Royal Ins. Co.* 257 F. 715.

**Adjuster—Notice**

Where insurer, shortly after fire, sent special adjuster to investigate every detail of fire, who fully examined insured, reducing answers to writ-

ing and requiring insured to sign name under oath thereto, insured's failure to give written notice of loss, and furnish proofs of loss as required by policy was not fatal, where he made repeated demands upon insurer for payment of loss, though the writing signed stated that insurer did not waive compliance with policy.

**Penalty and Attorney's Fee**

Statute making fire company, upon failure to pay loss within specified time upon demand therefor, liable for 15 per cent. penalty and attorney's fees, does not require insured to recover the exact sum demanded and sued for to entitle him to penalty and attorney's fees; recovery of ascertained loss being sufficient.—*Springfield Fire & Marine Ins. Co. v. Goodgame*, 171 P. 190. (Ari.)

**Admissible Evidence**

Where defendants alleged fraud, misrepresentation and concealment in the proof of loss, evidence by plaintiff's manager that several insurance companies had inspected plaintiff's stock before the policies were written was admissible as tending to show that plaintiff at the time the policies were written had on hand the amount of merchandise claimed.—*New York Jobbing House v. Sterling Fire Ins. Co., et al.*, 182 P. 361. (Utah).

Court held that defendants' motion for a new trial was properly overruled by trial court, and that judgments against should be affirmed. So ordered, with costs to plaintiff. All concur. Total of verdicts against the five defendants, \$15,500.

## LIFE INSURERS IN COURT

### Assignment—Equity

Assignment of his life policy by a decedent as collateral security for payment of his note indorsed by the assignee as well as for repayment of premiums advanced by her is enforceable in equity against the estate, and, though executed in the lifetime of decedent, the partial assignments of his heirs at law, being sufficient in form, are valid transfers of their right to receive any portion of the proceeds of the policy; for, though at common law the assignments would be unenforceable, and the court of probate regards only the heirs or legatees in distribution, equity has jurisdiction to ascertain the rights of assignees and to decree appropriate relief.—*Sloan v. Breeden*, 124 N. E. 31.

### Good Health Requirement

Where the application for life insurance of defendant's wife was referred to in the policy, and required payment of the first premium during the applicant's good health, but such first premium was not paid or tendered while the wife was in good health, the policy, previously delivered, did not become effective, despite its statement of consideration as a payment of premium "in advance."—*Missouri State Life Ins. Co. v. Salisbury*, 213 S. W. 786.

### Assignment

Where no attempt is made to change the beneficiary of a life insurance policy in the manner required by its terms, the rights of the designated

beneficiary become absolute on the death of the insured.—*Schoenholz v. New York Life Ins. Co.*, 175 N. Y. S. 584.

In this case the policy had been assigned by the insured. This assignment contained all the rights of the insured, including the right to change beneficiary. There was no change during the lifetime of the insured.

### Invalid Assignment Did Not Invalidate Policy

The assignment of a life insurance policy, in effect contemporaneously with its issuance or later, with wagering intent, to one having no insurable interest as relative, dependent or creditor, is invalid, but does not invalidate the policy, and the proceeds received by the assignee are recoverable for the benefit of the estate of the insured, less such sums as the assignee may have paid out thereon.—*Finnie v. Walker*, 257 F. 698.

### Where Agent Paid the Premium

Where an insurance agent who accepted a note for the first annual premium made settlement with the company for the amount in excess of that which he was entitled to retain as commission, held that, though the insured defaulted, paying only a portion of the amount due on the note, the policy became and remained in force during the first year, so that recovery could be had on insured's death within that period.

Default as to the agent is not default as to the insurer.—*Griffith v. New York Life*, 101 Cal. 627; *Reppond v. National Life*, 100 Tex. 519.



**Military Service Clause**

The insured enlisted in the army on April 25, 1918, and continued in military service till his death on July 26, 1918. (He was accidentally shot by another.) The defendant insists that this fact alone exempts the company from liability, and construes the war clause of the policy to mean that there is no liability except for return of the premium if the insured engages in military service in time of war and dies "while so engaged." It is said in *Redd v. Insurance Co.*, 207 S. W. 74, that one has entered military service when he has passed the required examination, taken the oath, been enrolled, and has subjected himself to the order of the military. There can be no question, therefore, as to the insured having entered the military service and having died "while so engaged." Defendant's construction of the war clause in question ignores the effect of the clause, "as the result of such service," and defendant insists that such clause applies only to deaths occurring "within six months thereafter." This, we think is a strained construction, and the clause plainly restricts defendant's exemption from liability to death occurring not only "while so engaged" in military service, but also to death "as a result of such service." If this clause is ambiguous in this respect, it should be construed favorably to the insured.—*Malone v. State Life Ins. Co.*, 213 S. W. Reporter, 877.

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"Heat is life" is an old saying, true to this extent: where there is no heat there is no life. And yet, heat is only "a mode of motion."

**MISCELLANEOUS INSURERS  
IN CORUT****Though Plaintiff Struck the First Blow**

Injuries sustained by plaintiff while defending himself from an unprovoked assault are within a policy insuring against injuries from external, violent, and accidental means, although plaintiff struck the first blow.

The point is made by defendant that, as plaintiff was the physical aggressor in the encounter in which he was injured, the injury sustained by him cannot be classed as an accident within the terms of the policy. It seems to be conceded that an injury inflicted on one who did not voluntarily enter into an affray is an accident, and a recovery may be had therefor, in the absence of an exception in the policy. † *Cooley's Briefs*, p. 3129.—*Travelers Ins. Co. v. Dupree*, 82 S. 579.

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**Hernia**

Though an accident policy declared that if injury should be a hernia the limit of liability should be \$50, the beneficiary is entitled to recover the full amount, where the insured suffered an accident causing a hernia of which he shortly died; the hernia being regarded as the result of the accident and the accident itself and not the hernia as the cause of death.—*Hanna v. Interstate Business Men's Acc. Ass'n of Des Moines, Iowa*, 182 P. 771. (Cal. Ap.)

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"There is nothing like leather." Shoe prices are double those of five years ago.

---

All good ends can be worked out by good means.—Charles Dickens.

## GENERAL

### How Do You Know?

The Southern Underwriter says the killed and injured in the San Francisco fire "were very many more" than in the Chicago fire. Why not publish the figures?

### Duplicate Policy is Not a New One

The issuance of an exact duplicate of original policy because of mutilation of the original is not the issuance of a new policy, but simply the issuance of a duplicate, and does not affect the rights of the parties.—State Mut. Life Ins. Co. v. Rosenberry, 213 S. W. 242.

### Partnership

Under a fieri facias against the good of one member of a partnership, only his interest in the tangible firm assets may be levied on and sold, and the right acquired by the purchaser is the right of partner whose interest was sold subject to all the liens, incumbrances, or infirmities affecting it as assets of the firm.—81 So. 863.

### Papyrus

The first paper was made several thousand years ago by the ancient Egyptians from papyrus, a tall sedge which grew along the Nile and other swampy places.

Paper is a word derived from papyrus. The stem of the plant is triangular. The ancients cut the pith in lengths, arranged them in crossed layers, soaked and pressed them.

Records of the Pharaohs, stamped on this pa-pie-rus, have been taken from

the tombs of those ancient kings, and long histories of great dynasties translated.

### Surrender Where Wife Is Beneficiary

The wife of insured named as a beneficiary in a life insurance policy is a necessary party to the voluntary surrender of the policy to the insurer after default.—Reserve Loan Life Ins. Co. v. Sumner, 123 N. E. 443.

### Where They Have 2 Eyes

Heine said, "women writers write with one eye on the paper and the other on some man."

### In Groups

Attention is called to the fact that our Business by States Figures are grouped by departments or agencies.

Representative stock values in Great Britain decended to 75.6 percent of pre-war quotations in the spring of 1918 but have since been recovering slowly and are now 80 plus.

### Sun Insurance Agency

The policies of this underwriting agency are guaranteed by the two-centenarian Sun Insurance Office, and are therefore as strong in security as the policies of that company. The total resources (no life insurance liabilities) are nearly \$33,000,000. Carl A. Henry is general agent.

### Words

Bolshevik (veek), meaning in Russian, majority. Bolsheviki (veekee), members of the party of the majority.

Menshevik, minority. Mensheviki, members of the party of the minority.

Jugular (Joogular). Mispronounced jugular. The great vein of the throat.

## A Few Nevada Figures for 1918

Reported to The Coast Review		Premiums	Losses
Royal . . . . .		\$40,876	\$17,502
Queen . . . . .		29,311	11,269
Newark . . . . .		5,151	3,945
Hartford . . . . .		47,180	8,907
Nevada . . . . .		35,650	27,771
California . . . . .		27,696	21,424
Home, N. Y. . . . .		25,381	9,694
Fire Association . . . . .		12,709	5,281
Philadelphia Underw. . . . .		7,357	6,052
London Assur. . . . .		17,694	10,643
London Underw. . . . .		2,315	2,978
Phoenix of Hartford . . . . .		5,941	4,699
Great American . . . . .		7,713	1,281
Vulcan . . . . .		4,482	2,821
Etna . . . . .		18,495	10,562
Agricultural . . . . .		3,647	2,585
Globe & Rutgers . . . . .		5,943	1,811
Svea . . . . .		6,210	3,195
American Central . . . . .		3,045	87
St. Paul F. & M. . . . .		3,362	133
Connecticut . . . . .		8,683	4,409
Westchester . . . . .		6,994	4,368
Commercial Union Assur. . . . .		12,998	11,874
Commercial Union, N. Y. . . . .		20	. . .
Palatine . . . . .		4,085	8,402
Fireman's Fund . . . . .		11,084	5,404
Urbaine . . . . .		2,497	31
Eagle, Star & British Dom. . . . .		1,618	12
Delaware Underwriters . . . . .		3,128	1,175
Concordia . . . . .		1,275	1,598
N. Y. Underwriters . . . . .		7,699	3,473
National . . . . .		10,365	324
New Zealand . . . . .		4,694	2,519
Niagara . . . . .		10,308	2,150
Detroit F. & M. . . . .		1,874	110
Norwich Union . . . . .		6,257	5,258
Phoenix Assur. . . . .		7,432	2,419
Providence Washington . . . . .		1,834	2,473
Orient . . . . .		3,386	10
London & Lancashire . . . . .		7,501	2,928
Springfield . . . . .		12,760	13,316

Liverpool & Lon. & Globe . . . . .	18,328	11,286
Star . . . . .	1,274	1,710
Scottish Union & Nat'l . . . . .	5,213	1,732
United States . . . . .	1,021	1,331
North River . . . . .	5,109	4,437
New Jersey . . . . .	1,609	1,276
Caledonian . . . . .	3,517	3,050
Rochester . . . . .	2,061	489
Rocky Mountain . . . . .	219	. . .
Manchester . . . . .	952	6
Atlas . . . . .	7,092	5,404
Citizens . . . . .	1,579	713
Sterling . . . . .	956	. . .
Sun . . . . .	10,463	500
Patriotic . . . . .	1,053	. . .
Michigan F. & M. . . . .	2,796	301
North Branch . . . . .	85	20
North British . . . . .	14,774	5,839
Pennsylvania . . . . .	8,535	6,985
British & Federal . . . . .	112	. . .
Columbian . . . . .	51	28
Continental . . . . .	7,119	6,973
Fidelity-Phenix . . . . .	3,487	440
Guardian . . . . .	1,105	1,944
Ins. Co. North America . . . . .	9,844	4,899
Alliance . . . . .	680	233
Northern Assur. . . . .	6,753	1,580
International, N. Y. . . . .	3,254	584
Interstate . . . . .	69	56
Iowa National . . . . .	40	. . .
Michigan Millers . . . . .	3,852	4,411
Western Assurance . . . . .	4,273	954
American Alliance . . . . .	681	1
American Equitable . . . . .	305	. . .
Columbian National . . . . .	161	. . .
Pacific National . . . . .	148	. . .
Law Union & Rock . . . . .	2,455	3,319
Union Assurance . . . . .	2,898	2,556
Union & Phenix Espanol . . . . .	6,385	2,846
Total . . . . .	\$617,375	325,456
Loss ratio, 52.7.		

The First Reinsurance Co. of Hartford is to be sold at auction or liquidation at once by the A. P. C.



**Idaho Fire Figures for 1918**

Reported to the Coast Review

	Premiums	Losses
Home . . . . .	\$132,208	\$36,212
Franklin . . . . .	6,024	6,590
Royal . . . . .	56,390	17,756
Queen . . . . .	38,034	10,272
Newark . . . . .	7,565	2,208
United States . . . . .	28,821	9,102
North River . . . . .	29,093	16,953
New Brunswick . . . . .	12,473	5,294
New Jersey . . . . .	8,778	7,034
Richmond . . . . .	5,382	1,056
Merchants Fire . . . . .	3,313	4,104
American Central . . . . .	24,803	8,212
Mercantile F. & M. Un. . . . .	4,300	538
St. Paul F. & M. . . . .	31,146	9,460
Minnesota Undw. . . . .	5,477	831
Star . . . . .	4,780	2,185
Liverpool & Lon. & Globe . . . . .	58,465	16,689
Phoenix of Hartford . . . . .	28,050	13,026
Great American . . . . .	31,599	11,657
Fireman's Fund . . . . .	56,808	853
Etna . . . . .	51,412	12,040
Agricultural . . . . .	8,741	2,814
Globe & Rutgers . . . . .	21,133	6,102
Svea . . . . .	17,764	5,963
Globe Undw. . . . .	3,312	992
London . . . . .	29,308	8,369
Royal Exchange . . . . .	7,792	3,754
Vulcan . . . . .	4,925	2,708
California . . . . .	18,478	4,308
Connecticut . . . . .	24,430	6,853
Westchester . . . . .	14,240	3,693
Commercial Union . . . . .	36,461	11,949
Palatine . . . . .	11,590	3,003
Commercial Union, N. Y. . . . .	671	..
Philadelphia Undw. . . . .	10,964	1,650
Hanover . . . . .	20,545	8,062
Delaware Undw. . . . .	8,813	4,851
Concordia . . . . .	4,922	3,059
Merchants, Colo. . . . .	8,724	2,896
New York Undw. . . . .	21,890	9,913
Utah Home . . . . .	17,628	5,319
National . . . . .	27,414	6,138
Colonial . . . . .	7,975	682

New Zealand . . . . .	13,112	2,361
Niagara . . . . .	30,303	7,804
Niagara Detroit . . . . .	5,347	1,622
Detroit F. & M. . . . .	7,282	2,429
Norwich Union . . . . .	36,594	26,620
Phoenix Assur. . . . .	11,868	4,292
Providence-Wash. . . . .	9,033	4,440
New Hampshire . . . . .	3,709	697
Boston . . . . .	3,284	697
Rocky Mountain . . . . .	3,024	110
Orient . . . . .	7,350	1,107
London & Lancashire . . . . .	16,174	5,910
Springfield F. & M. . . . .	40,988	5,212
Scottish Union & Nat'l . . . . .	27,287	16,543
Glens Falls . . . . .	5,002	4,023
Security . . . . .	3,826	2,827
Eastern Undw. . . . .	1,336	..
<hr/>		
Nationale . . . . .	900	1,509
American N. J. . . . .	19,876	6,807
Caledonian . . . . .	15,535	5,644
Rochester Dept. . . . .	12,882	7,530
Camden . . . . .	1,206	..
Milwaukee Mechanics . . . . .	31,868	7,153
Alliance . . . . .	5,971	1,131
Ins. Co. of N. A. . . . .	60,911	18,401
Northern . . . . .	10,449	3,205
Yorkshire . . . . .	18,277	3,055
Pacific States . . . . .	39,430	5,982
Michigan F. & M. . . . .	3,695	364
Patriotic . . . . .	1,771	946
Sun . . . . .	18,601	6,132
British America . . . . .	5,167	55
Western Assur. . . . .	6,438	2,358
American Eagle . . . . .	7,322	321
Continental . . . . .	37,815	12,512
Fidelity-Phoenix . . . . .	25,054	19,034
Citizens . . . . .	8,384	2,757
Northwestern . . . . .	29,304	17,743
Safeguard . . . . .	2,250	1,012
Reliance . . . . .	6,325	975
Standard . . . . .	3,649	1,858
Commonwealth . . . . .	7,838	2,264
Mercantile . . . . .	3,510	1,583
Pennsylvania . . . . .	1,129	4,743
North British . . . . .	39,504	4,941
Dubuque . . . . .	8,917	2,103

Firemens . . . . .	1,820	181
Girard . . . . .	574	..
Guardian . . . . .	5,193	..
Hartford Fire . . . . .	206,758	66,653
Sterling . . . . .	8,225	2,808
Ins. Co. State of Penn. . . . .	6,045	1,620
Mechanics . . . . .	59	..
Michigan Millers . . . . .	13,910	1,583
Millers Nat'l . . . . .	28,411	1,770
Montana . . . . .	1,571	..
National Union . . . . .	19,795	8,346
National Liberty . . . . .	14,693	5,990
Law Union & Rock . . . . .	13,829	3,529
Union Assur. . . . .	16,649	3,768
Northern Assur. . . . .	41,673	5,427
Netherlands . . . . .	30,969	7,451
Northwestern Nat'l . . . . .	29,789	11,581
Northwestern Mutual . . . . .	61,432	9,119
Grand Totals . . . . .	\$2,282,663	\$720,430
Loss Ratio, 31.5.		

### Fraud of Local Agent

Where the agent and employee of insurance agents issued a policy of the principal, assurance company, on his own property in the face of an approaching tornado without the knowledge and consent of the insurance company and without the knowledge and consent of his principal, agents of such insurance company, he perpetrated a legal fraud against the defendant insurer and cannot recover his loss.—Commercial Union Assur. Co. v. Winstead, 213 S. W. 955.

The Importers & Exporters (marine) is entering our Pacific Coast states and British Columbia, with Parrott & Co. of San Francisco as general agents. This New York company was incorporated and began business in 1918. It was authorized to transact fire business also, May 5 of this year. It has \$200,000 capital, \$32,174 surplus, and \$1,547,727 assets.

A British office advertises: "we will not accept insurance direct nor will we appoint 'own case' agents."

### Fire

San Joaquin Valley, Cal., is regaining its loss reputation.

H. N. Kelsey, former manager for the Hamburg Bremen, is now U. S. manager for the London & Scottish.

Castella, Cal., 14.—Ten buildings and contents, west side of our main street, burned today. Loss on store, saloon, hotel, warehouse and seven dwellings about \$40,000.

In its home state the Nevada Fire had 72 percent loss ratio.

The new Pacific department of the Merchants Fire Assurance Corporation of New York is nicely installed at 324 California st., San Francisco, with Manager George L. McIntire in charge. Vice President A. C. Noble, as previously announced, is visiting this Coast.

The Northwestern F. & M. of Minneapolis did a large business in Colorado and had a 79.3 percent loss ratio. The New York National had 94 percent; also the Minneapolis F. & M.

Robert Lewis, the retired manager of the Alliance of London, died recently, aged 84. Mr. Lewis visited San Francisco and arranged for the purchase of the Union, many years ago.

Redding, Cal., 16.—Palm hotel, a 2-story br bldg., burned last night. Loss \$7,500.

Stockton, Cal., 16.—Henry C. Keyes, old time insurance man and prominent in local enterprises, died today.

F. Roger Owen, general manager of the Commercial Union, is making an extended visit to this country.

San Francisco, September 15.—The United States Government will pay out more than \$6,000,000 today in semi-annual interest to holders of Third Liberty Loan Bonds in the Twelfth Federal Reserve District. Today's interest payment, added to the two previous interest installments paid on Third Loan Bonds by the Government, gives a total of nearly \$18,000,000 earned since May, 1918 by the \$287,975,000 invested by 1,402,584 purchasers of bonds of the Third Loan in this Federal Reserve District.

## NEWSPAPER HEADLINES

- 
- 6 Injured in Auto Collision
- 
- 5 Hurt as Auto Plunges Down Bank
- 
- Girl Motorist Drives Car Into Group—One  
Fatally Hurt
- 
- Machine Hits Truck—One Man Dies
- 
- Youth Killed, 6 Persons Hurt in Auto  
Accident
- 
- Passenger Auto Struck by Freight Engine
- 
- Swift Sharp Turn Sends Machine Over Em-  
bankment—Driver Killed
- 
- Husband Sees Auto Kill Wife
- 
- Child Killed and 4 Hurt by Runaway Auto
- 
- Five Killed When Car Hits Auto
- 
- Woman Run Down by Car; Instantly Killed
- 
- Six Hurt as Auto Goes Over Bank
- 
- Three Injured as Autos Crash on Highway
- 
- Policeman's Daughter Run Down by Auto
- 
- Ex-Soldier and Girl Die When Auto Hits  
Pole
- 
- Business Man Hurt in Auto Crash
- 
- Tried to Cross in Front of Train and Is  
Killed
- 
- Thrown Thru Windshields of 2 Cars.
- 
- Car Plunges Off Bluff.
- 
- Autos Collide Head On
- 
- 27 Hurt in 1 Day's Los Angeles Auto Acci-  
dents
- 
- Passing Car Overturns Other
- 
- Auto Goes Over Cliff
- 
- Twelve Hurt in 4 Auto Wrecks
- 
- Two Cars Meet Head On
- 
- Autoist Sued for \$27,100
- 
- Police Machine Strikes Street Car and Ca-  
reens Into Alighting Passengers
- 
- Auto Victim Blinded in One Eye
- 
- Auto Crashes Into Moving Street Car
- 
- Jeweler Bound by Bandits and Store Looted
- 
- Burglars Pack Off Restaurant Safe
- 
- Jewelry Worth \$576 Stolen From Home
- 
- Housebreakers Get \$345 in Jewelry
- 
- Burglars Force 3 Doors of House
- 
- Home Looted of \$10,000
- 
- Trio Rob Santa Clara Bank
- 
- Oregon Man Shot for Deer While Hunting
- 
- Fire Death Toll Reaches 13
- 
- Contractor Injured in Plunge from Roof
- 
- Husband Stays on Track With Wife—  
Both Die
- 
- Score Near Death in Dynamite Blast
- 
- Actress Breaks Leg Doing Shimmy Dance
- 
- Balloon Falls Through Bank Building Roof  
—Ten Killed



## San Francisco Department Fire Business

Companies and Agencies		San	—Coast—		Ratio Percent
		Fran. Prem's	Prem's. Rec'd	Losses Incured	
37 H. W. Fores—Scottish Union & National, State Assurance.					
37	1918	59,389	311,242	98,319	31.5
34	1917	51,319	259,782	83,194	32.1
34	1916	40,486	205,166	85,717	41.8
35	1915	41,021	197,757	93,912	47.2
34	1914	47,602	210,863	78,430	37.5
Writes in 1, 5, 6 and 10 only					
38 Marsh & McLennan—Reliance, Standard, Citizens, Northwestern Safeguard.					
38	1918	14,354	265,058	56,813	21.0
37	1917	32,685	181,176	51,516	31.2
36	1916	28,147	169,002	61,540	36.4
39	1915	17,002	71,887	27,694	38.6
39 Seeley & Co.—Stuyvesant, State of Penn., Pacific, Insurance Und. Agency, New Jersey, United British, American Merchant Marine					
39	1918	33,738	232,521	68,202	29.
38	1917	47,743	165,940	62,719	37.8
31	1916	44,807	315,866	141,173	44.7
Writes in 1, 2, 3, 4, 5, 6, 7, 8, 12, 13, 14, 16, 17, 18.					
40 C. De Veuve—Allemannia, Dubuque, Merchants, Central National					
	1918	52,403	217,572	43,322	19.9
	1917	23,218	145,628	41,493	..
Write in California only.					
41 W. R. Briggs—Automobile.					
41	1918	33,624	196,269	61,043	31.1
40	1917	18,000	127,056	38,573	30.4
	1916	6,259	28,258	13,939	49.4
42 John A. Hougard—Rhode Island, Nationale.					
42	1918	24,194	184,100	67,613	36.7
39	1917	19,868	137,888	34,658	25.1
39	1916	16,070	102,794	19,265	18.7
40	1915	12,933	53,329	25,802	48.4
40	1914	15,172	61,061	17,515	28.7
Write in 1, 2, 3, 4, 5, 6; also re-ins. all states.					
43 Netherlands F. & L. Ins. Co.					
43	1918	44,608	182,437	58,410	32.0
00	1917	27,522	112,241	55,375	49.3
44 J. F. Magee—Cleveland National, Columbian National, Detroit National, Minneapolis, Pacific.					
44	1918	27,658	156,755	43,443	27.7
41	1917	25,149	113,647	31,590	27.8
45 Watson & Taylor—City of New York, British America, Union.					
45	1918	29,196	135,049	34,069	25.2
41	1917	28,410	98,466	40,333	40.9
38	1916	25,577	106,471	36,321	34.1
38	1915	22,398	91,032	49,696	54.6
39	1914	29,489	85,398	27,760	32.5
46 Chas. R. Watson—Republic Underwriters.					
46	1918	42,720	125,234	19,961	15.9
43	1917	21,878	49,702	8,279	16.6
	1916	17,475	33,211	7,012	21.1
Write in 1 only.					
47 H. M. Newhall & Co.—Independence, Pacific States.					
47	1918	7,911	121,847	37,503	30.7
47	1917	3,604	19,962	5,098	25.2
California only. Territory is California, Nevada and Arizona.					
48 J. H. Richards—Millers National.					
48	1918	20,337	81,352	20,569	25.3
42	1917	17,187	61,708	24,627	39.9
40	1916	16,184	48,100	10,241	21.2
49 Macondray & Co.—Century.					
49	1918	6,321	38,628	13,147	34.0
15	1917	7,973	21,549	3,678	17.1

**GENERAL****Facts About the Bureau of War Risk Insurance****GENERAL FACTS**

Employes, 15,500.  
 Floor space (gross), 575,000 feet.  
 Number of records, over 30,000,000.  
 Files, 5 miles.  
 Disbursements, 600,000,000.  
 Number of checks, 17,828,445 (over 2,300 miles of checks).  
 Premium notices, 2,500,000 a month.  
 Letters received (six months, 1919), 4,000,000.

**COMPENSATION****Deaths in service**

Claims approved, 25,618, paying \$678,000 each month.

**Disabilities through service**

Claims approved, 30,795, paying \$974,279 each month.

Burial expenses paid, \$1,645,225.

**ALLOTMENT AND ALLOWANCE**

Applications asking for Government allowance, 1,649,035.

Applications not asking for Government allowance, 2,742,321.

Men in service having dependents, two-fifths.

Amount of allotments paid, \$271,000,000.

Amount of allowances paid, \$237,000,000.

**INSURANCE**

Applications, 4,539,048.

Amount, \$39,669,198,000.

Average policy, \$8,740.

Claims in active war period, \$900,000,000.

Premiums paid by men in active war period, \$200,000,000.

Cost to the nation, \$700,000,000.

**Fire**

Los Angeles, 13.—Paint and coach shops of S. P. R. R., together with cars, burned today with loss of \$150,000. This is the third industrial fire in this city within a week.

Corning, Cal., July 28.—J. A. Wetter home and garage burned today, with tremendous explosion of gasoline.

What's the matter with Ogden and the arson squad there? An incendiary fire a day beats the record. It is certain that I. W. W. are at work—their only work—in that thriving Utah city.

Seattle, Sept. 12.—Two-story bldg in business section cored by fire today, with \$300,000 loss.

Los Angeles, Sept. 11.—Fire with \$100,000 loss damaged factory of Pacific Sewer Pipe Co. Blazes were started in adjacent dwellings.

Los Angeles, Sept. 10.—Early today the big carbarns of the Pacific Electric Co. burned, with a loss of \$100,000. First alarm at 1 a. m. Box did not act. Alarm sent later by phone. Fire apparatus did not arrive until half an hour later. Fire may have been started by union strikers.

San Francisco, 5.—Vacant buildings at 1975 Sacramento st., formerly restaurant and lodgery, burned. George Bennett, owner. Origin incendiary.

The surcharge is off in New York, New Jersey and New England.

A referendum vote will decide the wages of Spokane firemen, the poorest paid.

Fresno, Aug 30.—Main cooperage shop of Fresno Cooperage Co., also warehouse and machine shop at East and California aves., burned tonight, with a loss of \$125,000. Burned buildings covered nearly three acres.

**New San Francisco Fire Marshal**

The directors of the Underwriters' Fire Patrol have appointed James F. Laden fire marshal.

Laden has been a battalion chief of the San Francisco fire department for several years. The underwriters pay the salary of this city official.

The fire department complains that the public pays no heed to sirens. Evidently the fire department hasn't watched the scramble for front seats at popular local road shows.—San Jose Mercury.

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**MORE PUBLICITY NEEDED**

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Insurance managers, high and low, should favor and aid publicity. The business of indemnity for any kind of loss is legitimate, and losses and expenses and profits are inevitable if the companies continue to assume the hazards. Notwithstanding the required filing and publication of assets, liabilities, income and outgo, by all insurers in this country there is general ignorance among all classes of people on the subject of insurance as a whole, ignorance of small profits and large losses of companies as a whole and as individuals. There is also regrettable ignorance of loss experience as to classes of risks and as to large territorial districts.

It is therefore not surprising that the general press and business men and the public also indulge in unfair criticism and make charges of "profiteering," of "exorbitant" rates, and of "trust methods." Ignorance and prejudice are reflected in legislatures, where the making of votes is one of the necessary arts whereby office and power are gained and retained and bread and butter are assured.

More publicity is the cure for ignorance and prejudice. No interests, large or small, can now afford to be indifferent and contemptuous, and say, in effect, as a big railroad man was once incorrectly reported as saying, "the public be damned."

Organizations of underwriters or insurers throughout the country have facilities which make the task of gathering the necessary information an easy one. This information if presented briefly and impressively, and given due publicity to policyholders and others, would correct many errors of opinion and remove all harmful prejudice; and it would also stimulate a demand for the protection which sound insurance alone can give.

All kinds of indemnitors should unite in this publicity of company collective experience, of the number and volume of claims paid, of the tax and expense elements of the premium, of the underwriting profit or loss, of the amount contributed to the surplus for the protection of the policyholder. Underwriting losses on classes of risks and in defined areas should also be given publicity, every year.

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Rents are at last advancing, to pay increased taxes and costs of repairs.

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Without birds this world would not be inhabitable for mankind.

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**WHAT IS AMERICA COMING TO?**

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Down in Los Angeles a justice of the peace fined a young man autoist because he drove with one hand on the steering-wheel and one arm around the waist of his fiancée. This justice, it is plain, never drove an auto on a good road—or never had a sweetheart.

A New York court has since rendered a similar ruling.

In Long Beach, Cal., under a new ordinance, a young husband was arrested on the charge of kissing his wife in public.

In an Eastern city a man was recently arrested and fined for wearing a watch chain seal advertising a drink or medicine containing alcohol.

In the beach district of San Francisco old ladies of 80 were threatened with arrest because they expressed disapproval of food laws and of federal officials.

Several thousand union miners, said to be armed, marched across country, the other day, to force the miners in another county in West Virginia to unionize or be killed. Bolsheviki influences are suspected.

Race riots in Washington, D. C., and Chicago, it is now certain, were stirred up and extended by Bolsheviks, who are supplied with money from some source. The Seattle and Winnipeg riots were likewise incited, and soviet government was demanded. Community of wives as well as property is very attractive to lowest class people who were better killed.

The police of Boston unionized, struck, and refused to assist in suppressing the rioters who destroyed life and property.

Our men shave their faces and look like women, and our women dress like men as far as the law permits.

It is seriously proposed that as women now vote at elections they should be subject to conscription, carry arms and fight and die in battle, the same as men.

The time draws nearer when there will be more female than male voters in this country. Will the men then rebel and repel?

Half of the voters believe they can increase their earnings and lower prices by strikes, by shorter work-days and by production lowered to the dub's ability.

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An addition to federal taxes—already enormous—is threatened by failure of the War Stamp drive.

They are ready to believe that a man may lift himself by his bootstraps.

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## SELLING LIFE INSURANCE

### To Make Them Stick

"How can we make our trained new solicitors stick?" lamentingly asks a manager.

We answer, Train them so that they like the work for its own sake plus the commission.

They can not like the work unless they like to fight; and no man likes to fight unless he has power, "punch," behind his blows.

Train the solicitor to satisfactorily answer questions and objections, and to present his case as confidently as if he held a royal flush.

### You Complement the Prospect

Let this be your dominant thought in your "approach shot." It may land you near the hole. Nothing much in it, except that your mental attitude is complimentary and is reflected in your countenance and manner.

The prospect is worthy of your effort, being a good citizen and a man worth while. Otherwise you wouldn't seek an audience. He is doubtless insured but he needs more protection. He requires no appeal to cold duty, nor any argument for life insurance. He can afford more protection. No doubt of it. It is the solicitor's job to convince him that he needs more, because the cost of living now is about 75 percent more than it was five years ago. It is not a hard job.

### Be a Life Insurance Specialist

It takes more than ambition to sell life insurance successfully, although this is a requirement which is more than worth while. Exact knowledge of the proposition which you are selling is essential and this knowledge must be kept up to date at all times.

There are styles in life insurance as well as in other lines and only by constant study of the problems which the business presents can an agent hope to be successful in his calling.

Life insurance selling requires information which cannot always be picked up through

selling the other fellow. Some agents do not realize this fact and that is the reason that they find that their competitors are outstripping them in the race for business.

The effect of experience is seen in any agent's canvass and he has to absorb a plan of approach which is best suited to his individual personality, but in addition he must be well versed in the different phases of his business and this coupled with experience will make him a credit to his agency.

Life insurance like every other business which depends on the salesmanship of the agent and his direct knowledge of the customer's needs, is a business of specialists, viz., it can be made so if the agent so wills.

Some agents find that their best success is in selling endowment policies while others stick to income insurance and have made a careful study of the laws of the several states in respect to this subject.

The inheritance tax laws have also been specialized in by certain agents, who find that their expert knowledge of these requirements makes it possible for them to handle a higher class of customers than would be the case if they stuck to the beaten track of general life insurance solicitation.

Then there are corporation and business insurance specialists who have studied the laws regarding corporations and business partnerships and find that their knowledge of these matters, which can only be acquired by hard and intelligent work and thinking, have served to place them in a class by themselves in the life insurance world.

A new agent will do well to select some special line of the business and direct his spare time to perfecting himself in it. This does not mean that he should neglect his canvass or the ordinary run of business, but to make himself more valuable in his chosen profession in this age of specialists will pay him in the long run four-fold dividends.

A man's reputation for knowing what he is talking about in the life insurance business is fully as valuable as in any other line. If his customers and their friends recognize his ability, integrity, knowledge and fair-dealing there is no limit to his possibilities in building up a clientele of

satisfied policyholders. — The Manhattan Life.

Success

Efficiency is the Alpha and Omega of Success. Efficiency is fitness: it entails the ability to do things and to do them rightly.

There is a Hindi proverb which runs: "The road is paved with leather for the man whose feet are shod." In other words, Adaption is the key to Facility. The man who has qualified himself for his work will find conditions favorable to success.

The untrained life insurance salesman is constantly encountering difficulties due to his inefficiency. His energy is more or less misdirected. His processes are largely haphazard and hampered by the friction of accident. In a word, he is Unfit and, consequently, Ineffective. — Introduction to Forbes Lindsay's "book" Efficiency.

Get Out of the Scrubby Class

Just as a man may walk in his sleep without accomplishing anything of value, so an agent can mosey along doing a scrubby little business that means he is wasting a terrible amount of time, in which he might make himself rich selling life insurance.

Break out of the scrubby class! Smash for the bigger prospects, bigger money! Smash hard! Smash continuously for a few months, and then if you have not moved up a peg or so, you'll be likely to remain a scrub all your life. It's worth the effort to find out what the future holds out to you. — Bankers Life Bulletin.

Talk Big. Write Big.

How in thunder do you expect to write big policies unless you are able to talk intelligently about the big things which now engage the minds of big people? You are the doctor—you've got to prescribe, but unless you can correctly diagnose the case, your medicine will not be bought in large doses.

It's the ready, well-posted, up-to-the-minute man who gets away with the big money these days. The investor, the

banker, the merchant, the manufacturer and the farmer, all have open ears for men who can tell them something worth while about conditions which confront them. — Mo. State Bulletin.

"Apply" should imply a doubt of a three-ply ability to take out insurance, for no man can be sure that he is insurable. Every man can apply for a policy but he must await the doctor's verdict, dear Dick. Apply today and you may be accepted. Apply next week and you may seek in vain for family protection, and always be rejected.

Keep a faithful record of all calls, weekly, with results. Put your totals below. Compare when you finish the next week's record. Add every 13 weeks' records. Compare with subsequent 13. Note results and progress. Try for gains in calls up to practical limit. Try for gains in total written. There need be no limit. Scorn not the little policy but strive for the big.

Endowment Policy Is an Investment

In an action on a note given for the first premium on a life policy, defended on the ground of plaintiff's fraud and misrepresentations, defendant maker's allegation of fraud, that he would receive an investment and not a life insurance policy, held a statement of fact, but not actionable, because the statement was true; an endowment policy being an "investment" as well as a life insurance policy. — 173 N. W. 147.

Wassail! Wat'ell! — J. H. Washell (which s a \* \* \* \* ), president of the national association of life men, visited San Francisco this week, and undertook to put a little pep into the local association of life men. Mr. Washell is a bright man and while here he was watered and dined and toasted and given everything but publicity. He is still riding the Coast circuit and preaching the gospel of life insurance organization.



## MISCELLANEOUS

### Safe-Breaking Is a Crude Art of the Past

Some time ago at Stockton, Cal., the safe of the Metropolitan Life was opened by a clever burglar, but there was no trace of the manner of entrance. The combination lock was not tampered with. Last week another safe in another block was likewise opened. There were no marks of entrance to the office: no breaking or tampering with the lock; no indication of violence inside or outside the safe.

The ordinary safe burglar policy does not cover where there are no signs of violence used by the crook. In one California case the thief took a lot of old bankbooks and placing them near the lock he beat them with a hammer until the "tumblers" were moved and the lock opened. The insurer (it does not advertise) refused to pay the claim and was sustained by the courts, there being no sign of violence.

### Burglary

The fact that defendant was a domestic servant of the owner of the house burglarized was immaterial, where his service was that of a delivery boy and he had no authority in the house at night.—*Connor v. State*, 210 S. W., 207.

Burglary rates have entered another upper story. Because there are more burglaries. And more burglars. We Americans must have excitement. Auto dealers and garage rates (in the East at least) have advanced 45 percent. Tires and tubes have increased in value. Besides, some of them are filled with booze worth \$20 a fifth, in Oregon. And the storage machines nearly always have valuable "packages" under the seats, too much of a load to carry into the hotel.

San Francisco tax rate has been increased about 24 percent, up to \$3.08 per \$100 value. This includes county government also. Landlords and merchants will add the increase to the high cost of living. Expense of government of the city-county is \$19,-

000,000, or nearly \$40 per capita or nearly \$200 per bread winner.

### Burglary Made Easy in London Every Insured His Own Burglar

Through The Financial Times an important swindle has come to light. It points out that the Traders in the East End are very sensible of the benefits of insurance, living as they do in an unsettled area. Many of the shopkeepers have stocks of great value, and in the following case those concerned were dealers in skins and furs, the value of the stock running into some thousands of pounds, well insured against burglary.

The insurance company received a claim for compensation for burglary, and on investigating the matter found that a very large stock of furs had been stolen, or at any rate they were missing, from one of the traders in question. The lock had been either picked or opened with a skeleton key and the goods carted away, without a trace of the thief or thieves being left behind. The same thing occurred with another furrier in the same district and it was not long before all the furriers in the district were visited in turn, and the company had paid away nearly 80 percent in risks. This was not good enough, so detectives were put on to watch. The thief was discovered and proved to be the trader whose shop was first burgled.

It transpired upon inquiry that a syndicate had been formed. The first trader gave an impression of his key to number two, who procured a conveyance, and entering the shop carted the contents away to his own premises. He insured them in due course and arranged with a third accomplice to relieve him of the furs in the same way, and so the scheme proceeded. The company paid and paid until their attention was attracted by the frequency of the thefts, by which time the furs had been the round of the syndicate and each member had drawn his compensation, the furs still remaining intact. But surely the story ought to have a police-court sequel. It needs no lawyer to decide that this was obtaining money by fraud.—The Review, London.

### Influenza

The return of the epidemic of 1918 is a fact which may mean much or little. The influenza bacteria have begun their deadlier work a little earlier and seemingly with a higher mortality rate than last year. Our Bay cities are reporting a number of cases already. Last week a patient died of influenza, which also carried off the doctor, the assistant doctor and the nurse.

The average workman and clerk and their families are underfed because of the high cost of living, and are therefore less able to resist influenza and its subsequent complications. A general re-outbreak of this plague, with the consequent pneumonia, throat diseases and intestinal disturbances, may make serious inroads on life insurance surplus and force some of the younger ambitious companies into reinsurance or into a merger.

In the past week there were fifteen influenza deaths in Oakland.

### A Valuable Year Book

A record, maps, a section of history, speeches, special articles, trade charts, vital statistics, badges and medal ribbons, mineral output statistics, etc. Excellent. Compliments of the Pacific department of the Eagle, Star & British Dominion Ins. Co.

L'Argus prints figures of the sixteen French accident offices, the oldest two organized in 1864. Total premiums last year, \$34,874,574, of which the leader (Preservatrice) had, nearly \$6,400,000 with 97,674 claims. Total claims, 482,216. Large gain in premiums.

The Grand Trunk Pacific Ry. was unable to meet the 4 percent interest obligations due this month.

TEMPERATURES—High and low at Seattle, Tacoma, Tatoosh, 60 high on Sept 3, and 53 low. San Francisco 67 and 54, Portland 68 and 56, San Diego 70 and 64, Juneau 66 and 38. Observe that the high in Alaska, Portland and San Francisco were about the same, though many miles apart north and south.

On September 14 Los Angeles, North Yakima (Wash.), Sacramento, Seattle, Tonopah (Nevada), Vancouver and Walla Walla were all 80 high.

On September 19 San Francisco had a temperature of 93 in the welcome shade.

### Riot Insurance

In all manufacturing cities subject to riotous strikes, bolshevism and I. W. W. agitation there is a steady demand for the indemnity of the riot and civil commotion rider. The insurers will make money.

Press dispatches say that in steel districts the business men have taken out \$2000,000,000 of such insurance, and are now protected from losses by lootings and damage by mobs.

### Decreasing Policy Loans

The Mutual Life reports that while in the first half of 1918 only 1.99 percent of the amount of policy loans outstanding at the beginning of the year were paid off in cash, in the first half of this year 2.73 percent of the January 1st total of loans outstanding were paid off. This is doubtless a fair example of other companies' experience, and it is welcome evidence of national prosperity.

### Unauthorized Insurance

Where defendant, agent of insurer, upon inquiry simply quoted rates and concluded its letters by saying it hoped to receive an order for insurance on the cargoes, such statement was insufficient to constitute the appointment of the inquirers as agents of defendant who was agent of an insurer writing insurance as an unauthorized company under Insurance Code § 75.—Lauridsen v. Bowden, Gazzam & Arnold, 181 P. 885. (Wash.)

Number, please?

Never mind, Central, I wanted the fire department, but the house has burned down now.—Life.

B. L. T. makes light of the National Underwriter.

## FIRE

## Additional Washington Fire Figures 1918

	Premiums	Losses
Atlas . . . . .	63,040	21,693
Automobile . . . . .	37,158	15,771
American Druggists . . . . .	6,767	147
American Eagle . . . . .	25,824	725
Continental . . . . .	118,858	53,158
Fidelity-Phenix . . . . .	94,937	32,491
American . . . . .	79,115	33,133
Caledonian . . . . .	60,130	21,710
Rochester Dept. . . . .	57,088	21,464
Camden . . . . .	44,550	6,795
Montana . . . . .	8,672	7
Northern Assur. . . . .	156,164	54,402
Central National . . . . .	608	. . .
Century . . . . .	8,817	4,841
Citizens . . . . .	35,403	6,010
Northwestern . . . . .	49,423	1,923
Safeguard . . . . .	5,084	3,128
Reliance . . . . .	28,631	5,612
Standard . . . . .	16,247	4,338
British America . . . . .	39,384	12,242
Western Assur. . . . .	100,828	39,001
Sterling . . . . .	19,578	9,503
Hartford . . . . .	379,342	147,382
Milwaukee Mechanics . . . . .	106,367	31,375
National Liberty . . . . .	37,892	21,171
City of New York . . . . .	26,353	6,821
Colonial Assur. . . . .	7,113	814
North British . . . . .	153,376	44,704
Commonwealth . . . . .	35,043	13,231
Mercantile . . . . .	24,506	8,192
Pennsylvania . . . . .	74,976	22,400
Insurance Co. of N. A. . . . .	175,357	50,054
Yorkshire . . . . .	30,116	3,978
Northern . . . . .	32,525	2,683
Alliance . . . . .	20,791	5,133
Northwestern Nat'l . . . . .	122,969	33,407
Pacific States . . . . .	35,627	21,588
Utah Home . . . . .	9,874	5,294
New York Undw. . . . .	80,010	28,836
Columbia . . . . .	2,279	. . .
Union Fire . . . . .	15,162	3,883
United Fire & L. . . . .	5,899	651

Sun . . . . .	61,852	21,981
Michigan . . . . .	20,420	3,462
Patriotic . . . . .	8,509	524
Stuyvesant . . . . .	27,487	7,512
Pacific . . . . .	39,269	4,716
Ins. Co. State of Penn. . . . .	43,719	13,620
New Jersey . . . . .	18,571	2,959
Netherlands . . . . .	37,363	5,360
National Union . . . . .	28,141	4,808
National Ben Franklin . . . . .	20,854	1,476
Minneapolis . . . . .	7,397	2,387
Law Union & Rock . . . . .	27,857	12,773
Union Assur. . . . .	72,576	39,459
Merchants, Colo. . . . .	8,603	2,077
North River . . . . .	121,410	58,239
Merchants Fire N. Y. . . . .	28,285	8,086
New Brunswick . . . . .	61,108	20,833
Richmond . . . . .	21,174	6,300
United States Fire . . . . .	92,573	44,615
Michigan Commercial . . . . .	4,874	5,413
Industrial . . . . .	11,297	1,131
Granite State . . . . .	14,131	4,291
Federal . . . . .	5,996	18
Dubuque . . . . .	12,661	3,119

Grand totals . . . \$7,061,096 2,217,089

Loss ratio, 31.4

For other figures, see Coast Review, July p. 466.

San Francisco. — The new labor union, the Firefighters of America, has already attracted about 400 members of the fire department of this city. It affiliates with and will take orders from the American Federation of Labor—strike directly or sympathetically, and leave the old town burn down. As the striking carmen of Chicago said, "the people be damned." Consider Boston and its police union.

"The soul is influenced by its environments." Ahem! Our women folk now wear furs made of rabbit and cat skins. California produces the finest hare furs, which are sold as mole, fox, electric seal, chinchilla, ermine—all "scarce" and certainly costly to the buyers.



## AUTOMOBILE

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The farmer was very proud of his shining new autocar. The polished back reflected his image perfectly. He left it standing in front of the barn where he housed it. During his absence his Holstein bull mosed along past and saw *his* image in the shining back of the new machine, likewise the pride of its owner. Hello! a challenge from a strange bull with no business on that ranch! With lowered head the Holstein backed and charged. Smash! crash! dents and scratches, and the beauty of the new machine departed with the challenging bull. There was no insurance.

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If you insure your automobile in a reciprocal exchange read the contract very carefully and see if you are really insured. Note the exceptions and conditions; read again the application; reflect on your liability, recall the rights which you have signed away, and imagine that you have filed a claim and must sue. Whom will you sue? Shall you be sued? What is the limit of your liability of your legal expenses? Do you truly know that the stock companies' rates are too high? When does your liability as a member of an exchange expire? Certainly not when you retire. Don't you know that a liability suit may continue five years? One recently came to an end after fourteen years. A pleasant liability to hang on you as a member of an inter-insurance exchange controlled by an "attorney."

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Walter Meiss, who recently left the North America, was on September 13 placed in charge of the London Assurance auto department for all the United States except the Pacific West.

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"Automobile" is a word of ten letters and four syllables. Too long. "Motorcar" is a word of eight letters and three syllables. A little better. "Machine" is a word of seven letters and two syllables but it means any sort of contrivance. Many people now say "car."

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The measure of liability of one who undertakes to carry gratis is the same as that of one who undertakes to keep gratis.

On a gratuitous carriage for the sole benefit of the guest, the law requires only slight diligence and makes the carrier liable for only gross neglect.

Where plaintiffs were being gratuitously carried in defendant's automobile for the benefit or pleasure of both parties, a holding that plaintiff could not recover for personal injuries when automobile driven by defendant upset, except upon proof of "wanton and willful" negligence, was erroneous.—Cody v. Venzie, 107 A. 383.

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There is a patent protector from auto thieves which is locked around a tire, with a pyramid of steel pointing outward. Away goes the assured owner: up slips the thief, who lets out the air, reverses the sure thing protector, pumps up the flat tire, hops into the car and easily and silently and safely rides away.

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B. G. Wills, superintendent of the Pacific Coast automobile department of the Fireman's Fund, has returned from the East, where he represented the Casualty Conference before the Workmen's Compensation Service Bureau on important matters concerning the automobile business in California.

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J. H. Powers has been appointed automobile special agent for the Fireman's Fund in Texas under State Agent J. H. Snell. Mr. Powers has been an examiner in the fire and automobile departments of the Texas office located at Dallas, for several years, and is especially fitted for special agency work in that state. Mr. Fred Burness, whom Mr. Powers succeeds, becomes a special agent for the fire department, likewise subordinate to Mr. Snell and assigned to southwestern Texas.

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The new auto is well tired or ought to be. The old auto is retired or ought to be.

It is always a good year for the expert carowner.

Sharp curves are doubly dangerous when the road approach is concealed by shrubbery or trees, especially on mountain roads where the bank itself conceals. The ordinary auto horn is of little warning service in the mountains.

Collisions occur frequently at turns, one car swinging into the other car's right of way rather than slow down in making the turn. Too often the horn is not sounded.

San Francisco's postmaster has been hiring automobiles to deliver mail in country districts miles away. Sacks of mail have been shipped by sea, by the ton. Because of the strike of the men on the government controlled railways. It was not thus in 1893, at Chicago.

A Washington, D. C. man advertises to auto bandits that he carries four .45 navy automatics, one in a pocket for each seat. This announcement is equivalent to a notice to bandits to shoot at sight and rob afterward.

In southern California an auto plunged through the railing of a temporary bridge, and with its five Japanese occupants landed in five feet of water twelve feet below. Nobody hurt; auto undamaged.

The auto is the friend of the accident cover man.

An owner who gratuitously loans his automobile to a servant or to a member of the family for such person's own pleasure or business is not liable for an accident happening; it being essential that the person driving be at the time engaged in the owner's business or purpose.—Fallon v. Swackhamer, 123 N. E. 707.

The superintendent of the Coast auto department of the Fireman's Fund (Mr. Wills)

attended committee meetings, in New York, of the National Automobile Underwriters' Conference. He says energetic and intelligent efforts to establish rates on a scientific basis are being made. High theft rates are certainly warranted. Owners are being urged to not carelessly leave machine anywhere nor without a locking device.

You are invited to send to us items for this department.

A woman (of course) driving an expensive sedan lost control of her car, ran over and broke down a gas lamp post, and in backing, the broken post was forced through the bottom of the car. Escaping gas was fired by the car's exhaust. The great torch quickly consumed the machine. Adjuster Doyle of the Fireman's Fund tells this.

Where deceased was fatally injured by the overturning of an automobile secured by the highway commission to transport him and another to the place where they, if acceptable to the foreman, would be employed, held deceased was not in the employ of the commission at the time of the injury, and his dependents were not entitled to compensation.—California Highway Commission of Department of Engineering of State of California v. Industrial Accident Commission of State of California, 181 P. 112.

#### IN PRIVATE AUTO

Where foreman was instructed after completion of building to take charge of another building in another state, and, having missed the regular stage, accepted an invitation to travel in a private automobile, and was killed, his dependents were entitled to compensation, under the Workmen's Compensation Act.—Industrial Commission of Colorado v. Aetna Life Ins. Co., 174 P. 589.

The New York Underwriters Agency writes riot and civil commotion, and sprinkler leakage, as well as fire risks.

## FIRE

## Field Men's Notes

E. E. Collins, examiner for Washington and British Columbia for the Fireman's Fund and Home Fire & Marine, is touring Washington, accompanied by the company's Special Agents Frank L. Emerick and S. D. Hooper.

W. W. Cleveland and Charles Harris, with the Wayman agency, now have the title of agency superintendent.

Special Agent Louis F. Knight, who covers the southern California field for the Fireman's Fund with headquarters in Los Angeles, is on a two weeks vacation visiting the home office and renewing old friendships in San Francisco.

At Los Angeles, Theo. Castle has been added to the field force of the Chapman & Nauman Co.

At San Francisco for the National Union F. J. Heintz succeeds Emil D. Fortman.

The H. M. Newhall & Co. field staff at San Francisco now includes W. W. Keith and Robert L. Hunter, and not H. T. Booth, R. P. Thornton and G. M. Parrish.

H. T. Booth, a San Francisco special and broker, is in some trouble, on a charge brought by a woman. He is no longer with Newhall & Co.

Geo. W. Madison has been appointed special agent for the companies in the Benj. Goodwin office. His territory is the Sacramento Valley and the Mountain district east, and also the state of Nevada; but his headquarters will be at 241 Sansome st., San Francisco. Special Agent Madison has heretofore been engaged in this same field for the Home.

Victoria.—Chief Stewart opposes the extension of fire protection to Esquimault, with present equipment. While a part of of this city's apparatus was out of town for five hours there were five alarms.

An investigation of schoolhouse losses is being made by risk-takers. Figures for five

years, so far collected, indicate an average loss plus expense of 115 percent of the premium.

## CASUALTY

California.—Contracting "flu" while taking care of other employees down with the disease is a disability for which the employers must pay, rules the state industrial accident commission.

There are 205 fatal accidents daily in this country. Will this average decrease with national prohibition?

## AUTOMOBILES

Tobacco company insured against accidents caused by its automobiles, the policy containing the usual clause for immediate notice of any accident, to the insurer held not absolved from making report on an occasion when its automobile knocked down a boy who ran out from the curb and struck the machine; the company's manager having learned of the accident through the newspaper, and driver, but having made no investigation.

Notice need not be given of every trivial occurrence, though it may afterwards prove to result in serious injuries; there being no duty to notify if no apparent harm comes from the mishap, and there is no reasonable ground to believe bodily injury will follow. —Haas Tobacco Co. v. American Fidelity Co., 123 N. E. 755

For a series of years the United States Plate Glass shows no underwriting profit.

## DISOBEDIENT BUT NOT

Where a young man of 18 operating a drill with an upright shaft, which machine carried the warning sign "Stop before repairing, oiling," etc., on seeing a stream of grease running down the framework made a dive with a cloth at it so that his hand was drawn into the machine, it was not as a matter of law intentional and wilful disobedience to exclude him from recovering compensation under the compensation act but the commission could find he was no so disobedient.—181 P. 787. (Cal.)



## PAST

Queer, isn't it? that Kansas has always been notorious for great crimes. Before the Civil War there was the Marie des Cygnes massacre, immortalized by Whittier. Then followed the Quantrell raid and shooting of unarmed citizens of Lawrence. Who has not heard of the Bender woman's murders at her lonely farm house, where over twenty travelers disappeared. While seated at the dinner table in front of a canvas partition, Kate Bender struck them dead with a heavy hammer, from behind, through the cloth. Their bodies were robbed and then buried near the house. A vigilance committee began a search for the missing men, and followed the trails usually taken by travelers bound for the Southwest. The Bender home, a stopping place, was an object of suspicion. It was inspected by the vigilantes. Kate had flown, it was said. The skeletons of over twenty men with the skulls crushed were disinterred. There were no more murders of like nature. Search for Kate continued long without any trace of the murderess; but there were people who believed that the vigilantes, on discovering proof of her crimes, slew the monster in some cruel way and forever after held their peace.

Two young men of good family connections, in Kansas City, Mo., planned and plotted to defraud a life insurance company out of several thousand dollars, by the old substitution method. One of the young rascals insured his life. In size, weight and general appearance he resembled a young sign painter of their acquaintance, who often absented himself for a long time, traveling as a journeyman house and sign painter. Him the conspirators employed or took into partnership, at or near Wichita, Kas., then the jump-off place for Indian Territory. In a lonely cabin where they lived the poor painter's weakness for strong drink was encouraged. The insured young man kept secluded. The painter was plied with drink. He suspected nothing: for were not the convivial young men his friends?

One night the painter was very drunk. His "friends" poured kerosene over the painter's head as he lay in drunken stupor, and poured more over the floor where he lay, then overturned the lamp and set fire to the oil. When the fire was discovered the "insured" was unrecognizable, the real insured had disappeared, and it was time for the beneficiary to notify the insurer.

He did so. The company became suspicious. So did the authorities. The two conspirators were found guilty and they afterward lived and worked nearly all the remainder of their lives in prison. Kansas does not hang murderers.

Maple Hill, Kansas, is now the scene of a search for skeletons of murdered men who mysteriously disappeared some ago. Three skeletons of unknown men have been uncovered, and Rufe King, a former livery stable keeper, is under arrest.

What is the matter with Kansas?

Nineteen years ago Mary MacLane, age 19 wrote her story. She said:

"Certainly my father did not love me, for he was quite incapable of loving any one but himself. And since nothing is of any moment in this world without the love of human beings for each other, it is a matter of supreme indifference to me whether my father, Jim MacLane of selfish memory, lived or died. He is nothing to me."

"Pitiable," she wrote "is the dry, warped cemetery where the dry, warped people of Butte bury their dead."

Fifty years ago a man who wore creased trousers was regarded as a nobody. He could not afford to hire a tailor and therefore bought "shelf goods," ready made trousers creased because they had laid long in piles on the shelves of the merchants. The wise buyer always directed the seller to "iron out those creases," so the new trousers or suit would look tailor made and not new. Men were timid and afraid to be seen in a new suit.

145 years ago there was A. but no U. S. A.

**COAST INSURANCE HISTORY****1874**

Among the names of companies members of the National Board was "Mobile Fire Department," with \$153,877 assets.

The Coast Review said:

"One of the fundamental rules of the National Board requires the agents of its members to become members of the local board for such companies and for all other companies represented by them."

Of the 101 companies then in the National Board, 35 survive, of which 5 are owned by other companies.

The 19th annual Life Report of the Insurance Commissioner of Massachusetts spoke of the Burial and Friendly societies of Great Britain. The latter, which had been in existence 100 years, promised an allowance in sickness, a pension in old age, and a small payment at death.

The memorial resolution of the Board of Marine Underwriters of San Francisco, on the death of Joseph B. Scotchler, president of the Merchants Mutual, was signed and doubtless written by C. T. Hopkins, secretary.

**Phoenix Assurance Co. of London**

The 137th annual statement of this well known company shows the lowest fire loss ratio for many years. Progress was made in all departments.

The marine branch of course lost its war marine risks and the premiums fell to \$6,366,800, as against \$14,057,820 in the previous year. The ordinary marine business continued as usual. The 1917 business yielded a profit of \$2,176,330, now appearing in the statement. The 1918 business was satisfactory.

The London Phoenix was the first foreign company to enter the United States. It is 107 years old. Investments in the United States are about 5½ millions. Business increasing, on this Coast as well as elsewhere, with moderate losses. Coast general agent is E. C. F. Knowles, whose office wrote \$682,312 premiums last year, with only 29 percent losses.

**Additional Utah Figures**

Allamania . . . . .	12,299	5,654
Alliance . . . . .	3,354	267
Ins. Co. of N. A. . . . .	23,767	23,966
American Eagle . . . . .	3,839	. . .
Continental . . . . .	31,580	21,387
Fidelity-Phenix . . . . .	34,946	19,081
Northern . . . . .	5,037	2,319
Northwestern Mutual . . . . .	14,828	3,614
Northwestern National . . . . .	15,660	8,940
American Equitable . . . . .	2,218	. . .
American Ins. Co. . . . .	5,604	6,088
Caledonian . . . . .	2,959	6,127
Rochester Dept. . . . .	1,066	344
Camden Fire . . . . .	496	121
Sterling . . . . .	4,993	237
Reliance . . . . .	3,127	1,152
Standard . . . . .	1,316	4,152
Citizens . . . . .	5,568	1,048
Federal . . . . .	5,120	. . .
Glens Falls . . . . .	4,909	1,169
Girard . . . . .	1,671	400
Globe . . . . .	4,407	2,285
Hartford . . . . .	28,048	32,065
Ins. Co. State of Penn. . . . .	9,046	4,227
International . . . . .	12,182	4,795
Mechanics . . . . .	170	. . .
Michigan Commercial . . . . .	1,062	1,190
Michigan Millers . . . . .	6,530	2,121
Millers Nat'l . . . . .	30,856	8,148
Nat'l Ben Franklin . . . . .	18,493	7,476
National Liberty . . . . .	4,654	936
National Union . . . . .	12,995	190
New Jersey . . . . .	13,972	2,123
North British . . . . .	29,091	9,189
Pennsylvania . . . . .	4,010	2,353
Commonwealth . . . . .	1,787	239
Peoples National . . . . .	4,066	828
Republic . . . . .	3,669	2,235
Safeguard . . . . .	1,389	714
Star . . . . .	1,326	240
Liverpool & Lon. & Globe . . . . .	25,127	628
Stuyvesant . . . . .	6,353	3,032
Superior . . . . .	7,714	716
Guardian . . . . .	9,247	359
Automobile . . . . .	6,522	2,338
Dubuque . . . . .	14,817	4,267
Firemen's . . . . .	8,759	422
British America . . . . .	7,661	5,757
Western . . . . .	6,058	1,548
Yorkshire . . . . .	1,738	1,241
Fire Reassurance . . . . .	10,589	3,737

Jakor . . . . .	4,340	4,754
Law Union & Rock . . . . .	2,638	1,924
Union Assurance . . . . .	3,508	6,740
Sun Ins. Office . . . . .	5,958	874
Michigan F. & M. . . . .	2,668	542
National . . . . .	4,888	3,316
Netherlands . . . . .	10,604	4,661
Norske Lloyd . . . . .	4,325	8,054
Northern Assur. . . . .	11,235	12,996
Norwegian . . . . .	3,772	4,746
Phenix of Paris . . . . .	4,268	1,158
Rossia . . . . .	18,685	19,755
Scandinavia Reins. . . . .	18,233	5,186
State Assurance . . . . .	845	24

Grand totals . . . . \$1,376,293 \$755,295

Loss Ratio, 54.8.

See Coast Review June, page 418, for other figures.

#### **Inn Keeper**

In 180 P. R. 593 the Oregon supreme court ruled that an innkeeper with great responsibility may at the same time be a boardinghouse keeper with no responsibility, as in the case of a man who rented a room by the month, and thereby ceased to be a guest and became a lodger.

#### **Bolshevists, Sure**

The United Mine Workers of America are demanding a 6-hour day and a 5-day week, double time for holidays, and time and a half for overtime, also, a 60 percent increase in wages. These demands equal a 100 percent increase over present wage.

#### **Failure to Cancel as Directed**

Thomas Bigger, agent for the St. Paul F. & M. Ins. Co., failed to cancel a policy as directed by his principal. A loss occurred. The company sued the agent. In the trial court the jury found for the defendant. On

appeal, the Kentucky supreme court reversed and remanded, with direction to enter judgment for the amount sued for.

When instructed to do so, it is the duty of an insurance agent to cancel a policy of insurance issued by him; and if he fails to cancel the policy he is liable to his principal for the damage sustained by the principal unless the agent can show some valid reason for his failure to follow the instructions given him.—182 P. R. 184.

#### **Sailors' Homes**

In the "Cruise of the Cachalot" the author, Frank Thomas Bullen, says:

"As for the sailors' homes, I have hardly patience to speak of them. I know the sailor is usually a big baby that wants protecting against himself, and that once within the four walls of the institution he is safe; but right there commendation must end.

"Why are good folks ashore systematically misled into the belief that the sailor is an object of charity, and that it is necessary to subscribe continually and liberally to provide him with food and shelter when ashore?

"Most of the contributors would be surprised to know that the cost of board and lodging at the 'home' is precisely the same as it is outside, and much higher than a landsman of the same grade can live for in better style."

Breach of insured's warranty will avoid his policy, though such breach does not contribute to the loss.—256 F. 356. (Excepting, of course, where law of state is to the contrary.)



L I F E

Large Death Claims

The Insurance Press reports as life insurance payments in 1918:

Robert A. Rowan, Los Angeles, \$575,000.  
(Largest death claim in United States.)

Olive C. Stine, San Francisco, \$125,000.

Wm. Babcock, San Rafael, Cal., \$121,096.

David G. Guggenbime, San Francisco, \$112,707.

Hans Graff, Fresno, \$79,009.

Lyman F. Williams, Hillyard, Wash., \$62,601.

Roy Cook, Yucaipa, Cal., \$55,000.

Hugo L. White, Salt Lake City, \$56,000.

Wm. Martin Moran, San Francisco, \$50,000.

Thomas Kearns, Salt Lake City, \$50,000

By life insurance claims paid in 1918 cities of the Pacific West ranked, according to Insurance Press as follows:

Los Angeles . . . . .	\$4,092,000
San Francisco . . . . .	3,725,000
Denver . . . . .	2,112,000
Portland . . . . .	1,871,500
Seattle . . . . .	1,281,000
Boise . . . . .	161,500
Pueblo . . . . .	290,750
Colorado Springs . . . . .	223,000
Boulder . . . . .	168,750
Leadville . . . . .	156,000
Greeley . . . . .	117,250
Stockton . . . . .	330,500
Long Beach . . . . .	246,500
Alameda . . . . .	244,500
San Rafael . . . . .	135,250
South Pasadena . . . . .	135,000
San Jose . . . . .	117,500
Redlands . . . . .	116,750
Hollywood . . . . .	112,000
Grass Valley . . . . .	101,000
Phoenix . . . . .	181,500
Tuscon . . . . .	120,500

This is Policyholders' Month with the Northern Life of Seattle. Every month should be one wherein every policyholder should recommend life insurance and his company to his relations, friends and neighbors.

Secretary Thomson Returns

Lieut. Gordon Thomson, secretary-actuary of the West Coast-San Francisco Life Insurance Company of San Francisco, has returned from England, where he entered the British army officers' training corps and later received a commission as lieutenant.

Northern Life of Seattle

President Morgan of the Northern Life writes to its policyholders that the condition of the company was never more healthful nor the outlook brighter.

The increase of insurance in force in the first seven months of this year is double that of all last year.

In a Dead Avoided Town

Sam Pochter, who led the honor roll of the Bankers Life of Des Moines for the month of August, when he produced \$174,000 of business, secured practically all of this amount in a certain Iowa town which life men have long avoided because of the long accepted theory that it was a poor town for life insurance. It was almost tradition that no canvasser could make his salt in it and it was studiously avoided. Mr. Pochter was a new man in the business, and had never talked the thing over with the old timers. He did not know that this was a poor town for life insurance and that it was practically impossible for a man to do business there. As a result of his ignorance, he went into the town and produced nearly \$200,000 of business within a month. Mr. Pochter thinks that it is a good town, and it is. It is a small city of about 4,000, with paved streets, up-to-date buildings, and prosperous people.

The West Coast's Pioneer for September is a very good number. The half-tones are excellent.

The four regular full-time members of the C. H. Rosenbaum Agency of Des Moines, for the Brnkers Life of Iowa, produced over \$400,000 of business in the month of August and thereby won the agency leadership of the company.

## Oregon Fire Figures for 1918

	Premiums	Losses		Premiums	Losses
Royal . . . . .	126,803	31,488	Fire Association of Phila. . . . .	49,995	22,920
Queen . . . . .	95,467	33,496	Philadelphia Undw. . . . .	27,041	14,864
Newark . . . . .	26,643	7,410	Urbaine . . . . .	57,868	11,536
Fireman's Fund . . . . .	170,685	30,418	Eagle Star & British Dom. . . . .	13,222	5,517
Home F. & M. . . . .	16,540	545	Hanover . . . . .	24,587	8,030
United States . . . . .	65,035	37,829	New York Undw. . . . .	43,194	6,691
North River . . . . .	52,501	24,786	New Zealand . . . . .	38,505	9,503
Richmond . . . . .	13,362	2,011	Norwich Union . . . . .	78,246	11,795
New Brunswick . . . . .	35,587	18,504	Orient . . . . .	28,904	6,114
Merchants . . . . .	12,945	6,785	London & Lancashire . . . . .	60,561	18,487
Liverpool & Lon. & Globe . . . . .	154,750	67,715	Springfield . . . . .	64,719	17,794
Star . . . . .	19,447	10,315	Scottish Union & Nat'l. . . . .	36,672	6,286
Phoenix . . . . .	79,841	18,971	Girard . . . . .	11,603	1,138
Equitable F. & M. . . . .	11,887	2,516	Eastern Und . . . . .	10,304	7,215
Great American . . . . .	80,048	22,884	Firemen's . . . . .	18,508	8,059
Home of N. Y. . . . .	136,646	37,628	Glens Falls . . . . .	12,743	7,135
Franklin . . . . .	20,132	776	Security . . . . .	14,145	4,853
Sterling Fire . . . . .	6,618	469	Phenix, Paris . . . . .	9,246	3,930
Hartford . . . . .	137,158	57,641	Nationale . . . . .	9,958	4,082
Agricultural . . . . .	29,734	10,740	American . . . . .	30,190	10,668
Globe & Rutgers . . . . .	51,822	23,539	Caledonian . . . . .	16,201	7,950
Svea . . . . .	51,346	21,430	Rochester . . . . .	16,335	11,896
Ætna . . . . .	124,963	26,767	Camden . . . . .	19,948	4,684
Commercial Union . . . . .	69,619	21,876	Rocky Mountain . . . . .	4,440	576
Palatine . . . . .	34,339	14,022	Milwaukee Mechanics . . . . .	51,666	12,233
National . . . . .	89,918	22,424	British & Federal . . . . .	5,184	5,102
Colonial . . . . .	15,658	366			
Niagara . . . . .	73,643	22,205	British America . . . . .	15,834	2,040
Niagara-Detroit . . . . .	15,805	4,118	Western Assurance . . . . .	25,884	1,444
Detroit F. & M. . . . .	15,056	5,732	Michigan F. & M. . . . .	9,590	1,590
Phoenix Assur . . . . .	90,206	18,700	Patriotic . . . . .	4,833	353
Imperial . . . . .	11,816	1,328	Sun . . . . .	40,081	17,933
Providence Wash. . . . .	45,575	13,170	Union Fire . . . . .	7,496	5,030
New Hampshire . . . . .	20,247	6,801	Law Union & Rock . . . . .	11,722	5,863
Boston . . . . .	20,071	4,838	Union Assurance . . . . .	40,885	19,470
London Assur. . . . .	85,173	43,623	Michigan Commercial . . . . .	4,149	4,121
Vulcan . . . . .	21,662	8,096	Northwestern Nat'l . . . . .	48,716	16,599
American Central . . . . .	35,726	5,382	Pacific States . . . . .	50,448	33,181
St. Paul F. & M. . . . .	47,781	8,835	Oregon Underw . . . . .	5,412	6,547
Royal Exchange . . . . .	16,609	4,790	Standard . . . . .	10,654	7,480
California . . . . .	66,749	25,710	Reliance . . . . .	14,824	8,286
Connecticut . . . . .	45,925	16,697	Safeguard . . . . .	10,455	4,502
Westchester . . . . .	30,342	11,975	Northwestern . . . . .	17,154	2,574
Commercial Union, N. Y. . . . .	6,825	227	Northern Assurance . . . . .	69,806	22,603
Rhode Island . . . . .	17,644	3,755	Northern Under. . . . .	12,888	673

National Union . . . . .	20,236	25,445
National Liberty . . . . .	24,776	18,990
Washington Underw. . . . .	3,559	4,132
Netherlands . . . . .	18,868	19,575
North British . . . . .	76,574	62,275
Commonwealth . . . . .	18,774	7,808
Pennsylvania . . . . .	35,736	18,421
Mercantile . . . . .	15,482	3,329
Alliance . . . . .	11,707	10,851
Northern . . . . .	12,609	2,397
Ins. Co. of North Amer . . . . .	74,718	47,550
Yorkshire . . . . .	15,145	5,499
American Eagle . . . . .	11,987	5,055
Continental . . . . .	44,364	21,190
Fidelity-Phenix . . . . .	42,687	15,602
Stuyvesant . . . . .	8,141	8,317
Pacific . . . . .	8,407	13,555
Ins. Co. State of Penn. . . . .	16,976	4,915
New Jersey . . . . .	10,723	9,980
Dubuque . . . . .	9,344	234
City of New York . . . . .	11,323	4,986
Century . . . . .	3,396	1,251
Automobile . . . . .	20,013	8,268

Grand Totals . . \$3,825,002 1,796,364  
Loss Ratio, 46.9.

### Glens Falls Will Double Its Capital

The Glens Falls will double its capital, making it \$1,000,000.

New stock is offered to stockholders at par, pro rata. Any stockholder may also sell all or part of right to subscribe, if he prefers.

### Fires

Grass Valley, Cal.—Ranch home of H. Sontag, near here, burned to the ground.

Los Angeles.—In the National Forest six summer homes destroyed by fire.

Mill Valley, Cal., 20.—Underbrush and grass fires threatened Muir Woods, Sausalito and the Military Reservation, and this town, at the foot of Mt. Tamalpais. There were several fires. Several hundred soldiers, citizens and school children joined in fighting fire. San Francisco firemen gave substantial aid, as did also the fire boat. In old Sausalito a church, a laundry, another

building, and 14 dwgs were burned. Five other places were damaged. It is estimated that about 40 buildings were destroyed or damaged in these brush fires, with perhaps \$125,000 loss.

### TELEPHONE WIRE FIRE

Smeltzer, Cal., 15.—J. T. Stockton, aged 57, is dead today and a dozen houses more or less damaged, the result of a power wire becoming crossed with a telephone wire last night. The power wire, which carried 10,000 volts, fell across the telephone wire. The high voltage instantly burned out more than a dozen telephones and set fire to the houses in which they were located. All fires were extinguished without much damage.

Salt Lake City.—Albany hotel burned. Probably of incendiary origin.

Santa Rosa, Cal.—Early in morning the Magnolia hotel burned.

### London & Lancashire Fire's Bonus

The directors of the London & Lancashire Fire Ins Co. have declared a bonus to all its employees who were in the service of the company on July 1, 1919. Those who were on the staff August 4, 1914, at the beginning of the war, receive a bonus of 10 percent of their salary. Those who joined the staff later receive one of 5 percent.

In these days of "high cost of living" these special rewards of faithful service are thoroughly appreciated by the receivers.

Special Agent Paul St. John of the Firemen's Fund has returned from an inspection of the sorgum factories of South Bakersfield. Sorgum has proved a satisfactory substitute for sugar in candy making, and the stalks of the plant after being crushed to get the sap from which the sorgum is obtained, make excellent feed for cattle—unless the brutes drink water immediately. Then it would be a swell affair.

A revised Directory of Coast Field Men appears in September Coast Review. Every field man should see that his name is included.



## LIABILITY OR COMPENSATION IN COURT

### JUMP FROM BLAZE

In action for death of a servant forced to jump from a burning building without fire escapes required by ordinance, where plaintiff did not rely on conjunctive acts of non-compliance with the ordinance, defendant was not entitled to the general charge because plaintiff did not prove each averment as to dereliction with respect to the ordinance.—*Birmingham Ry., Light & Power Co. v. Kyser*, 82 So. 151.

### AGE

The Workmen's Compensation Act in case of injury to a minor employee justifies a finding of compensation based on the probable wage of the employee when he shall reach 21, not that on which he would be likely to earn within a reasonable time after attaining such age.—*Western Pac. R. Co. v. Industrial Accident Commission of California*, 181 P. 787.

Under Workmen's Compensation Act in case of injury to an employee in his twentieth year, the Industrial Accident Commission had no power to compute compensation on basis of probable wages which employee might obtain long after reaching his majority; "after," as used in the section in relation to the average weekly earnings of a minor employee being the weekly sum he would probably be able to earn "after" attaining the age of 21 years, meaning "at."—*Hyman Bros. Box and Label Co. v. Industrial Accident Commission*, 181 P. 784. (Cal.)

### LOSS OF FINGERS

Notwithstanding Workmen's Compensation Act, pt. 2, § 10, providing that in no case shall the amount received for more than one finger exceed the amount provided in the schedule for the loss of a hand, one who could not work at his occupation by reason of the loss of several fingers and a severe laceration of all the tendons of the palm could obtain compensation beyond the limit of 150 weeks provided for the loss of a hand, where the disability continued beyond

such time, although he could work at other occupations.—*Schimmel v. Detroit Pressed Steel Co.*, 173 N. W. 206.

### ASHES IN STOMACH

In a proceeding under the Workmen's Compensation Act to obtain compensation for death caused by ashes found in stomach of one employed in removing ashes from a pit under a large steel burner in which was consumed the refuse from a shingle mill, an award of compensation will be vacated where the inference that the ashes were taken into the system by decedent with suicidal intent is at least as reasonable as that they found entrance to the stomach accidentally.—*Chaudier v. Sterns & Culver Lumber Co.*, 173 N. W. 198.

### THOUGH OBVIOUS

An employee assisting in moving a three or four ton machine did not, as a matter of law, appreciate the danger of his work and assume the risk thereof merely because the method adopted by employer in moving machine was open and obvious to him.—*Russel v. Borden's Condensed Milk Co. of Utah*, 174 P. 633.

### AUTOMOBILE ACCIDENT

Where ground superintendent of exposition company struck pedestrian while driving home from work at night in an automobile used by him in performance of his duties but which belonged to the company and was ordinarily kept on the exposition grounds, the company was not responsible for the accident; the automobile not having been used at the time within scope of superintendent's employment.—*Manchle v. Panama-Pacific International Exposition Co.*, 174 P. 400.

### VEXATIOUS DELAY

A company, which was the real party in interest to sue on its indemnity policy against loss through damages from death of or injuries to its servant, had a right to recover attorney's fees of the insurer for its vexatious refusal to pay, though the policy was pledged to secure a note given by the company for money borrowed to pay the injured servant's judgment against it.—*Hoagland Wagon Co. v. London Guarantee & Accident Co.*, 212 S. W. 393.

## GENERAL

**Dividends Out of Surplus**

The California State (see Best's 1919) had in 1914, 1915 and 1916 an average of nearly 88 percent first year commissions to new premiums. Expenses averaged over 97 per cent. First year's commissions last year averaged 73.4. First year's expenses to first year's margins in five years have been 89.5, 93.5, 98.3, 110.6, 122.5 percent. Actual to expected mortality has been increasing fast; last year it was 118.4. Nevertheless 6 percent dividends are regularly paid to stockholders. Surplus is steadily declining. Seemingly the company is paying dividends out of its surplus.

**Atlas Assurance Company**

The 111th annual statement of the Atlas Assurance Company of London is the best in the history of the company. The fire loss ratio was the lowest. The fire premium income increased \$1,235,000, the total being \$8,203,030. This gain is more than the additional premiums for advanced values, for much new business has been written in various parts of the world.

The company's premium income from all departments now amounts to more than \$10,000,000.

The Atlas was established 111 years ago. Its net fire premiums last year were \$8,203,030. Losses and fire brigade contributions were \$3,383,875 or 40 percent. The year was therefore very favorable.

The total assets of the Atlas are \$31,200,425. Deducting the funds of the life insurance department, there is left \$17,280,215 fire and miscellaneous funds.

Altogether the annual statement is highly creditable both as to business transacted and resources accumulated.

This company has \$1,320,000 paid up capital and \$9,680,000 uncalled capital. This guarantee brings the total resources up to \$40,880,425.

The Pacific department, under the management of Frank J. Devlin, is doing an increasing business with uniformly low loss ratios.

**Union Firemen**

Yakima, Wash., firemen formed a union with the sanction of the mayor. First business was a demand for an increase of \$10 a month pay. The new union affiliates with the A. F. L. and is a branch of the Inter. F. Fighters' Association.

Bakersfield, Cal., union firemen engineers have made a demand for an 8-hour day. Twelve hours doing nothing is too much.

New York firemen and police have formed a Central union and will take orders from the A. F. L.

San Diego firemen are organizing a union and will strike if the A. F. L. say so—probably anyway.

**Union Assurance Society of London**

During the past year the Union of London received \$4,440,000 net fire premiums, 38.3 percent of which was required for losses. Other premiums amounted to \$640,590.

Assets amount to \$10,782,305.

This company is represented on this Coast by H. H. Smith, with offices in the Insurance Exchange building, San Francisco.

The Union of London, in April, 1906, wired: "Pay every loss in full." "The company oversubscribed its quota to every War Loan in Great Britain and the United States." "The company has paid every loss in full since the days of Queen Anne, in 1714."

Marine Loss.—The steamer North Fork after a week ashore near Point Gorda, is resting comfortably after a stormy time. Calm weather continuing, the cargo may be salvaged.

Carnegie's heirs and beneficiaries—or rather, the Carnegie estate—once \$400,000,000, now \$30,000,000, will pay about \$6,000,000 national and state inheritance taxes. This is active capital destroyed, dissipated for salaries of political workers. The country's industries are that much poorer. State and federal taxes are not reduced by inheritance taxes.

The West Coast-San Francisco Life Ins Co. is now operating in Colorado.

# **SAN FRANCISCO FIRST HALF YEAR FIRE PREMIUMS, 1919 AND 1918**

Home of New York . . . . .	\$ 129,677	Pacific States Fire . . . . .	\$ 5,483
Home Undw . . . . .	536	Independence . . . . .	2,273
Hibernia . . . . .	447		7,756
	130,654	Previous year . . . . .	3,604
Franklin Fire . . . . .	6,737	Northwestern Nat'l . . . . .	42,306
	137,390	Previous year . . . . .	36,178
Previous year . . . . .	109,195	New York Underwriters Agency . . . . .	13,991
Royal . . . . .	67,216	Utah Home Fire . . . . .	4,952
Queen . . . . .	22,375		\$18,944
Newark Fire . . . . .	13,569	Previous year . . . . .	13,294
	103,160	Springfield F. & M. . . . .	43,265
Previous year . . . . .	81,873	Previous year . . . . .	36,138
Glens Falls . . . . .	7,050	New Zealand . . . . .	53,063
Security . . . . .	3,891	Previous year . . . . .	45,264
Girard . . . . .	627	City of New York . . . . .	8,569
New Haven . . . . .	211	British America . . . . .	6,968
Firemen's . . . . .	13,106	Union Fire, Paris . . . . .	2,461
Eastern Undw . . . . .	1,040		\$17,998
United American . . . . .	32	Previous year . . . . .	14,443
	25,957	American Central . . . . .	20,033
Previous year . . . . .	26,462	St. Paul F. & M. . . . .	26,380
Commercial Union, London . . . . .	33,823	Royal Exchange . . . . .	2,893
Palatine . . . . .	10,396		\$49,306
Commercial Union, N. Y. . . . .	2,858	Previous year . . . . .	37,447
	47,077	London & Lancashire . . . . .	42,001
Previous year . . . . .	42,217	Orient . . . . .	13,760
Hanover Fire . . . . .	5,417		\$55,761
Delaware Undw . . . . .	5,790	Previous year . . . . .	50,328
Concordia . . . . .	2,490	Sun . . . . .	28,369
	13,697	Michigan . . . . .	4,136
Previous year . . . . .	12,568	Patriotic . . . . .	2,833
Niagara Fire . . . . .	30,139		\$35,338
Detroit F. & M. . . . .	6,527	Previous year . . . . .	37,596
	36,666	Rhode Island . . . . .	10,808
Previous year . . . . .	7,216	Nationale of Paris . . . . .	4,714
North British & Mer . . . . .	38,884		\$15,522
Pennsylvania . . . . .	9,362	Previous year . . . . .	12,732
Mercantile of A. . . . .	2,598	Union Assurance . . . . .	15,520
Commonwealth . . . . .	1,257	Law Union & Rock . . . . .	8,791
	52,061		\$24,311
Previous year . . . . .	51,856	Previous year . . . . .	23,508
Atlas Assurance . . . . .	27,574	California . . . . .	50,086
Previous year . . . . .	17,960	Previous year . . . . .	42,510
Republic Underwriters . . . . .	30,221	Capital Fire . . . . .	3,780
Previous year . . . . .	15,489	Previous year . . . . .	3,388



Phoenix of London . . . . .	\$38,455
Imperial Assurance . . . . .	4,333
	<hr/>
	\$42,788
Previous year . . . . .	35,618
Fire Association of Phila. . . . .	28,210
Philadelphia Underwriters . . . . .	7,404
	<hr/>
	\$35,614
Previous year . . . . .	30,612
Ins. Co. of North America . . . . .	63,355
Alliance . . . . .	9,620
Yorkshire . . . . .	9,413
Northern of New York . . . . .	4,641
	<hr/>
	\$87,029
Previous year . . . . .	73,979
Hartford Fire . . . . .	90,879
Previous year . . . . .	68,083
General Fire . . . . .	1,474
Urbaine Fire . . . . .	1,139
Eagle, Star and British Domin. . . . .	1,248
	<hr/>
	\$3,861
Previous year . . . . .	4,014
Scottish Union & National . . . . .	24,409
State Assurance . . . . .	2,923
	<hr/>
	\$27,332
Previous year . . . . .	28,240
Boston . . . . .	6,823
County Fire . . . . .	1,328
New Hampshire . . . . .	12,691
Old Colony . . . . .	1,025
Providence-Washington . . . . .	14,703
	<hr/>
	\$36,570
Previous year . . . . .	36,588
Liverpool & Lon. & Globe . . . . .	119,186
Previous year . . . . .	120,696
Vulcan Fire . . . . .	6,096
Previous year . . . . .	6,232
American . . . . .	16,876
Caledonian . . . . .	4,938
Camden . . . . .	2,942
North China . . . . .	1,545
Queensland . . . . .	2,412
Rochester . . . . .	5,642
Union . . . . .	11,012
	<hr/>
	\$45,367
Previous year . . . . .	30,996
Norwich Union . . . . .	30,413
Previous year . . . . .	19,451

Svea . . . . .	11,381
Agricultural . . . . .	11,062
Globe & Rutgers . . . . .	11,249
Hamilton . . . . .	513
Globe Underwriters . . . . .	380
Hudson . . . . .	1,457
	<hr/>
	\$36,042
Previous year . . . . .	42,525
Nat'l Ben Franklin . . . . .	27,353
Pittsburg Underwriters . . . . .	14,821
Superior . . . . .	13,000
People's National . . . . .	8,717
Republic Fire . . . . .	5,713
United Firemen's . . . . .	4,581
	<hr/>
	\$74,185
Previous year . . . . .	59,128
British & Federal . . . . .	17,760
National Liberty . . . . .	13,175
Phenix Fire, Paris . . . . .	6,178
	<hr/>
	\$37,114
Previous year . . . . .	30,469

## CASUALTY

On September 29, postoffice bldg., San Francisco, fed. court, petition for distribution in payment of preferred claims against Pacific Coast Casualty Co. will be heard.

## LIFE

## Sound Body Is Necessary

A sound body is necessary in order that there may be delivered to the salesman day by day a day's endurance for his work. More: A gripping and adaptive mind, a strong will, and a magnetic personality depend to a large extent upon health of body. Weary body, inert mind, wobbling will and non-magnetic personality—usually; to that we are all agreed. Therefore, weary body, inefficient salesman. And we may consequently assert that the salesman who would be to the fullest degree successful should be as assiduous in caring for his physical machine as he is in packing into his brain knowledge of product and types and closing methods. For if he is not he cannot stand the strain of enough interviews to result in satisfying volume, and he cannot make the most of what interviews he does conduct.—Stewart Anderson.

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**BANK CLEARINGS**

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***Their Large and Increasing Totals May Be Misleading. Not Signifying  
Either Growth or Prosperity***

Tremendous totals of bank clearings in the large cities of America, far larger than before the Great War, and still increasing, are responsible for the prevailing opinion that the people of this country are very prosperous. This flattering opinion may be erroneous as far as based on bank clearings. The increase of the totals may substantially all be caused by war contracts, sales of Liberty bonds and increased prices for labor, provisions, clothing, taxes and rents.

We may be living in a Fools' Paradise, with financial and industrial abysses where the rainbows end.

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**SHOULD BE A UNIONIZATION CHARGE**

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The unionizing of a fire department certainly adds to individual fire and conflagration hazards.

This increase of fire loss danger should be one of the elements of the premium charge, as we have before suggested.

Firemen and policemen, after being unionized, in several American cities have deserted their local governments and left property to burn or to be looted, and the people without protection from thugs and murderers.

This shameful situation, the disgrace and danger of democracy, is not a new one.

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**CRIME IS INCREASING**

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Whoever regularly reads the headlines of American daily newspapers knows that crime is increasing in this country. The recent increase in the number, and even in the variety, of crimes against human life and person, and against property, has impressed even the most casual reader of the daily records of life.

Murders, robberies, embezzlements, crimes against women, burglaries, incendiary fires, race riots, labor union riots, suicides, boycotts, combinations in restraint of trade, illegal price-fixing, labor union hold-ups, daylight hold-ups by masked and unmasked bandits, murder of young brides and fiancées, train robberies, automobile thefts—all are increasing.

Our sociologists should search out the causes of the new "waves of crime" and of the present general unrest, and be able then to recommend the cures.

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**CALIFORNIA FIRE BUSINESS IN 1918**

California companies wrote \$1,618,-730 premiums on California business last year. This was a gain of \$402,430.

Losses paid were \$440,230 or 27.19 percent of premiums. Losses incurred were \$457,633, or 28.2 percent of the premiums.

Other American companies wrote \$14,267,457 premiums, a decline of \$498,542. Losses incurred were \$4,532,050 or 31.7 percent.

Totals of American companies were: Premiums, \$13,575,732. Losses incurred were \$4,532,950, or 30.3 per cent.

Of the total premiums, foreign companies wrote \$6,877,267 or 30 percent.

The total premiums were \$22,763,-454, a gain of \$3,200,000.

The emergency charge of 10 percent went into effect on September 13 and produced only about half a million additional premium income.

The average loss ratio was 31.4 percent, which is unusually low.

California continues to produce nearly half of the total fire premium income of this field.

It is supposed to be a sign of brains to believe that poverty can be abolished; and that with more marriages and a higher birthrate and more mouths to feed in consequence, it is wise and just to reduce hours of labor and production of food and shelter—clothing and houses being shelter.

Statesmen who believe thus, and are therefore brainy, promise great benefits to the dear people by the "socialization" of all railroads and other utilities—including insurance—with a large increase of salaries and wages,

government employees and dependable voters (for our party), but of course with no increase in taxes or the cost of living. An American (or English) statesman who can't extract sunbeams from cucumbers is not wanted.

**Surcharge Removed by Pacific Board**

The 10 percent war emergency surcharge, adopted September 13, 1918, was on September 12 abrogated by the Board of Fire Underwriters of the Pacific in all territory under its jurisdiction.

The abrogation becomes effective on October 1, 1919.

On cancellation no part of the surcharge will be returned to the insured unless the entire policy is canceled on a short rate basis.

On new policies up to September 30 premium and surcharge to be collected and remitted in full.

This surcharge was imposed as a temporary measure for what seemed temporary cost conditions: but as it now seems certain that the present high costs of transacting all kinds of business will continue for several years, these extra costs will be provided for by a revision of rates throughout the United States.

Committees are now at work to ascertain what classes of business show losses or no profit, and rates on such classes will be advanced.

"I've just been discharged," said the rifle gloomily.

"I'm going to strike," said the clock with decision.

"I'm working too much," groaned the keg of beer in the cellar.



"I'm tired, too," said the wheel of the auto standing at the gate.

The only thing that seemed to be enjoying itself was the garden hose that was playing on the lawn.—Transcript.

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## NEW YORK

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### New York Fire and Marine Insurance Report

Part I of the annual report of Jesse S. Phillips, superintendent of insurance of New York, is in print and under cover, dated Albany, July 31, 1919.

There are 1628 pages between the green cloth boards. Unfortunately, and unavoidably in these twisted, unnatural times, the book arrives late, for September 13 is late for a study of the details of investments, premiums and fire and marine loss claims of 1918.

This book is a great record, no matter when it issues from the press. Its totals are substantially those of the whole country, for the totals of companies not reporting to the New York department are comparatively very small.

Fire risks in force increased about 3 billion by New York companies, nearly 4 billion and a half by other state companies and about three-quarters of a billion by United States branches.

Foreign companies decreased from 63 to 58. New York companies increased from 42 to 44. Other state companies increased from 93 to 102.

The net increase of companies was 6.

The capital increase of reporting

American companies was over 9 million dollars.

Dividends paid to stockholders decreased about 1 million dollars.

Surplus of all companies increased about 22 million dollars.

Assets of all companies increased about 86 millions.

New York marine companies increased from 5 to 8 in number and capital increased from 1 million to 1 million nine hundred thousand.

Assets increased from \$25,196,424 to \$33,116,795. Net surplus decreased from \$10,187,905 to \$9,722,476.

Premiums written increased from \$10,764,186 to \$13,851,945. Losses paid increased from \$3,200,822 to \$6,039,491.

Risks in force increased from \$227,545,043 to \$413,646,066.

The foreign marine companies premiums written decreased from \$48,318,604 to \$41,631,885.

Risks in force increased from \$936,113,269 to \$1,719,105,113.

Marine companies of other states totals show large declines, there being but 2 instead of 3 companies.

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## UTAH

Tenth Annual Report of the Insurance Department of Utah, Business of 1918. Rulon S. Wells, Commissioner of Insurance; Miss Eleanor H. Taylor, Assist. Commissioner; Miss Rhea Huette, license clerk.

Life: Maryland and Old Line admitted.

Fire: Home F. & M., Columbia, United British, American Equitable and South Carolina admitted.

Miscellaneous: Commonwealth Casualty, Employer Liability and Republic Casualty, admitted.

Receipts of the department in 1918, \$101,823; expenses, \$6,498.

### MONTANA

Montana Insurance Dept. Report, 1918. George P. Porter, Commissioner of Insurance; W. S. Hosking, Deputy Commissioner.

Eighteen fire companies admitted, including reinsurers and one mutual.

One life company admitted: First National-Northwestern Life, of Pierre.

Life companies withdrawn: First National, Old Colony, Security Mutual, and National Life of Montana, which reinsured.

Renewal of license refused to Bankers Casualty and Capital Fire.

Among names changed are: Millers Mutual Casualty to Integrity Mutual, which is indeed new; Western Life and Casualty dropped "Life."

Montana has eleven fire mutuals and two hail mutuals.

Life business increased \$4,640,129 in force.

The Montana Life leads.

The only company writing industrial risks is the Metropolitan Life.

Fire risks written increased \$13,315,972 or 6 percent; but premiums increased only a bit more than one-half of one percent,

A small underwriting profit was made.

Alameda, Cal.—Church of St. Joseph, largest in city, together with great organ, burned swiftly down; and adjacent buildings burned or damaged. All wooden. Defective wiring alleged. Loss, \$50,000.

### Pacific Department of Liverpool & London & Globe

As planned some months ago, Montana and Utah will be added to the Pacific Coast department of the Liverpool & London & Globe; also Wyoming and New Mexico. This territory has been reporting to the Chicago office for many years. The same territory for the Star will report to the Coast department. The change is effective on January 1 next.

### Life

Sell a customer the right kind of a policy at first, then you won't have to make explanations when you try to sell him the second.

A life insurance contract will not sell itself—that is the reason that they still send agents around to back up the contract.

Persistency is a virtue which the average woman agent well knows how to employ. Some of the male agents could well take a leaf from her book.

Talking premium instead of protection is what has cost many a good case or turned it over to another agent.

Don't get into an argument with your prospect, for when you are through he will not be convinced and you will be further than ever from the application.—Manhattan-Graphs.

Marine Loss.—The 4 mast schr Lyman D. Foster, built at Port Blakesley 27 years ago and owned in New Zealand, 5 months overdue, is now given up as lost.

W. S. Du Val, manager of District B, has been granted a clean bill of health by Dr. Thorne, and released from "quarantine" at Wildwood is again at his desk.

"Whom the gods love die young"—because those so loved never grow old.

"The excellency of Mr. Smith's address seemed to surprise the insurance convention. At its conclusion there was applause and cries of "Author," "Author!"

### **Pacific Mutual's Enlarged Building**

The Los Angeles newspapers printed half-tones of the proposed large enlargement of the home office building of the Pacific Mutual Life Insurance Company, but the best picture, of course, is that in the current Pacific Mutual News. The proposed building is to be an imposing affair as to size and very attractive from an architectural point of view.

When the company purchased the present building's site additional ground was also acquired, the price being low and the growth of the district being certain. It is in the center of a new business district or extension and has proved to be an excellent investment.

### **Liability for Unrepaired Damage**

Marine.—In *Wilson Shipping Co. v. British & Foreign*, in England, particulars of which we have printed, the court decided for the defendant. The ship was torpedoed by a German submarine and sank. The Admiralty paid the plaintiff owner \$400,000. The present suit against the insurer against ordinary marine risks was brought for the unrepaired damages to the ship. The Admiralty had deducted this amount.

Defendant argued that there could be no claim for unrepaired damage until the expiration of the policy. The high court held.

"The true doctrine is that the small merges in the larger, and the rule is not limited to the ground that there was no continuing prejudice. If once the policy has expired so that the underwriters' liability for unrepaired damage has attached he is liable although the ship may be immediately afterward totally lost, and thus

the unrepaired damage would be no prejudice to the owner. The question in every case must be: Did the total loss happen before the underwriters' liability for the unrepaired damage accrued? If so he is not liable. If not he is liable. It might perhaps be put higher as being the approximate cause of the owners' loss in this case."

Court therefore gave judgment for defendants, with costs.

### **Splitting Along Fold**

The new (\$10) Federal Reserve notes are splitting along the folds after being long handled. Paper poor.

General Manager and Secretary C. H. Falloon of the Atlas Assurance Co. of London has been making his first visit to this Coast. Manager Devlin accompanied him as far as Portland. Manager Falloon, who has been with the Atlas for many years, succeeded General Manager Samuel James Pipkin, who recently retired.

San Francisco, 26.—Coffee and spice plant George W. Caswell Co., 432-52 Bryant st., damaged by fire. Damage \$100,000.

Willard Done, formerly insurance commissioner of Utah, is now manager of the K. & N. Co., general insurance.

Portland.—Special Agent Dave Atkinson of the Northern has "moved again" and is now at 304 Wilcox building.

G. Kirkham Smith of the marine department of the Fireman's Fund returned to the company's head office September 22, after spending some weeks in Portland where he accompanied E. A. Valentine. Mr. Valentine has recently been appointed marine special agent at Portland, with headquarters in the Board of Trade building.

Dealers in wheat in the U. S. must obtain a license, and also print that fact on every piece of paper issued by them. The law will be rigidly enforced.

Visitor—I'm disappointed because the battleships are not illuminated.

San Franciscan—How can you expect a battleship to be lit up in bone dry time.



# CHIPS

—What if the mail carriers unionize and strike?

—What if the insurance clerks unionize and strike?

—What if the life insurance solicitors unionize and strike? Who will care for the uninsured widows and orphans?

—What if insurance stockholders organize and strike for higher dividends and safety first?

—The board of directors of the West Coast-San Francisco Life gave a luncheon at the Palace in honor of Secretary Gordon and Mrs. Gordon, recently from England. Secretary Gordon had been given a long leave of absence when he resolved to return to his native land and join the British army.

—Jones—The meek are weak.

Johnson—I see. And the old are bold, and the young are stung, and the maid's afraid, and the married are harried.

—Marine Loss.—Schr Casco, from San Francisco, first, and returning from Siberia after a gold hunt, was wrecked last week in a gale, on King island. Loss total.

St. sch. Horace X. Baxter, bound for San Pedro, lost deckload lumber off Eureka, in heavy weather. No reward to finder.

—Vice Presidents Charles W. Helser and Francis V. Kiesling of the West Coast-San Francisco Life attended the annual meeting of the American Life Convention.

—The proportion of influenza claims of various companies is misleading, being affected by the age of the company and the amount of new business written.

—A former nominee for President of the United States, a farmer, is under arrest on a charge of arson brought by his son. Did you ever hear of Hank Simpson?

—Why doesn't some one start The Peerless Ins. Co?

—Insurance Commissioner Hyatt of Idaho is no more a state official, having resigned. Date of "death," Oct. 1.

—The supreme court of Japan sustains the validity of American trade marks.

—Life and annuity business in the United Kingdom is increasing.

—Among fire insurers the favorite age is average.

—Wine made with chemicals is being sold in San Francisco. The effect on the digestive tract may be serious.

—The Metropolitan Life Insurance Company has sought to determine what amount should be provided in the family budget for necessary medical and nursing service. That insufficient allowance is made, or none at all, by many families is shown by the fact that in every income group, the sums paid to physicians are paid by a few of the number. The doctor never enters the homes of many families, whose budget makes no allowance for sickness costs or medical attendance. The expenditure for medical service in several income groups, up to \$2,500 averages from 3 to 5 per cent.

—California sits at the bottom of the 12th District list in percent of war stamps bought this year. Hawaii leads. All persons who do not want another Victory Loan should buy war stamps.

—A business man was found dead in his office, in San Francisco, a few minutes after an interview with a new life insurance solicitor. Talked to death?

—Manager W. W. Alverson, who recently broke an arm, has been playing good golf with one arm, with a score, as I hear, that is better than formerly.

—After the contract for exchange of properties, which the insured could not enforce, and by which the other party was not bound, the insured might recover for a loss under a fire insurance policy, though the other party had possession, and had paid as much as one-fifth of the agreed price.—96 S. E. 772.

—San Jose, 21.—Joseph J. Mooney's auto paint shop and five autos burned. Loss \$10,000.

### Marine

G. Kirkham Smith, formerly marine special agent at Portland, Oregon, who was brought to the head office of the Fireman's Fund at the time so many employees joined the Colors, is to be located permanently in San Francisco, and E. A. Valentine, who returned to the service of the company from overseas last June, has been appointed to the vacancy. Mr. V. was 2nd Lieutenant of the 361st Infantry, 91st Division.

Mr. Valentine will have full charge of the marine department of the company at Portland, Oregon, under the supervision of Mr. Frank G. Taylor, general agent of the company for Oregon, Washington, British Columbia and Alaska.

Edward Randall, general auditor of the Fireman's Fund who has been spending some months in New York at the company's Atlantic marine department, is now in San Francisco for a short stay, after which he expects to return to New York, remaining there until the first of the year, when he will come west again to be located at the company's head office in San Francisco.

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### Life

The Equitable Life of London has a 6.8 percent expense ratio.

During the first eight months of 1919 the Bankers Life of Des Moines wrote \$55,000,000. This rate will yield the aimed \$80,000,000 for the year.

General Sales Manager E. W. Nothstine, of the Bankers Life Company of Des Moines, is in Los Angeles to make final arrangements for the annual School of Instruction which the company will hold in that city beginning January 1, 1920.

The West Coast's leading agency for eight months is the J. Northcott Co. of Manila. It also leads in volume issued in August. The leading producer for eight months is G. H. Albers. The leading producer for August in volume paid for is C. E. Snyder.

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### Fire

Rio Vista, Cal. — A dredger burned to the water.

Louis Sondheim writes that the Oregon insurance rating bureau has the credit of removing the 10 percent surcharge (which will be replaced by higher rates), and not Commissioner Bigelow's special commission. We agree that "war emergency surcharge" was the wrong name to use for an H. C. L. charge.

The tabulating department has been moved from the company's main building to the mezzanine floor of the Insurance Exchange building. The department, under E. E. Eitel, Jr., takes care of all classification work and is handled in such a way that it can be moved from the main building, thus making room for the expansion in other departments that must remain under one roof.

Manager Harry Smith of the Union Assurance has issued a handsome folder entitled the "Portals of the Past." There is a photo-engraving of the marble columns which grace a clear lake in Golden Gate park at the foot of Strawberry hill, San Francisco. These Ionic Carrara marble columns, formerly the entrance of a home on Nob Hill destroyed in the great fire, are a reproduction of the Temple of Wingless Victory on the Acropolis of Athens.

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### Personal

Assistant Secretary Frank G. White of the Fireman's Fund leaves for Denver September 27th on his first trip back to his old general agency field since his promotion to the position of assistant secretary of the company. On this trip Mr. White expects to cover a large part of Montana as well as Colorado.

C. C. Wright, assistant secretary of the Fireman's Fund, is away on an extended business trip through Texas with the company's state agent, J. H. Snell.

John S. French, assistant secretary of the Fireman's Fund, returned September 22nd from a two weeks' vacation spent at Napa Soda Springs.

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The Pacific States had a 70 percent loss ratio in its home state.

### 10,000,000 Shingles Burned

Kelso, Wash., 21.—Fire midnight Saturday burned about 10,000,000 shingles in kilns and sheds of McLane Lumber & Shingle Co. Br. firewall and active firemen saved main bldg. Fire burned seven hours. Fire broke out in kiln farthest from mill, said to be largest cutter in world. Loss partly covered.

### Slow in Meeting Losses

The National Merchants' and Manufacturers' Insurance Exchange of Chicago, according to a Best report, has been very slow in meeting its losses. At the end of August on a claim of \$4,197, arising out of a fire April 21, only \$500 had been paid. All other insurers paid promptly. The exchange now owes \$25,242 and the attorney-in-fact is assessing the members to pay same.

Los Angeles was chosen for next year's

meeting of the Pacific Coast Association of Fire Chiefs. Chief Elliot Whitehead of Oakland is the new president.

### Guerneville Again Burned

Just how many times Guerneville, Cal., has been "burned down" we do not recall; but one of the times was on September 25. Fire started in the Cannon Hocker store and spread to several other stores and buildings.

San Francisco.—The loss of \$800,000 yearly revenue from the stimulant shops left this city stranded on the shore of Nomoney, September 1. The debts are piling up and the funds are falling down to zero. Judgment for \$25,000 in favor of the Metropolitan Life, for tunnel damage to the Pacific head office, can not be paid for some time.

Oregon industrial accidents are averaging 70 a day.

# The Pacific Mutual Life Insurance Company of California

*The Only Old Pacific Coast Company*

**Offers SUPERIOR OPPORTUNITIES  
to High Class Salesmen**

**See for an Agency Contract in California**

*Managers for Life Department*

*Managers for Accident Department*

**KILGARIF & BEAVER,**

**F. A. STEARNS,**

Shreve Building, San Francisco

Shreve Building, San Francisco

**JOHN NEWTON RUSSELL, Jr.**

**The PASCHALL-JONES CO.**

Pacific Mutual Bldg., Los Angeles

Story Bldg., Los Angeles

**Paid-for Life Insurance, \$208,647,520.00**



**FOUNDED 1868**

**Assets**

**\$45,432,695.61**

**Capital and Surplus**

**\$5,039,328.50**



# Queen

Insurance Company  
Of America, N. Y.

ASSETS, (JAN. 1, 1919) . . . \$14,457,150  
NET SURPLUS, . . . 4,660,450



Gross Assets, Jan. 1, 1919  
\$142,280,242

Fire and Marine Assets  
\$68,320,967

Net Surplus  
\$22,627,938

## NEWARK FIRE Insurance Company

ESTABLISHED 1811

ASSETS, . . . \$2,777,425  
SURPLUS TO POLICYHOLDERS, 1,055,529

*ROLLA V. WATT, Pacific Coast Manager*

*FREDERICK B. KELLAM, Asst. Manager*

*H. R. BURKE, Asst. Manager*

*T. B. DEAN, Marine Underwriter*

*F. D. WALLIS, Automobile Underwriter*

ROYAL INSURANCE BUILDING, SAN FRANCISCO

**To Reduce H.C.L.**

The way is plain. It is this: Buy bye-and-bye.

Submarines and airplanes and airships and surface ships stationed at sea are relied on to quench the American thirst after January 20, if there is not enough nor too much moonshine. This is the report from abroad.

Bill Jones, insurance agent, had a little ceremony at his house today. In the presence of witnesses he placed his silvered corkscrew, a gift from the Society of Free Blades, in a tin box, locked it, sealed it, attached a card, signed by the witnesses, bearing directions that it be opened on July 1, 2019, and presented to the City Fathers as "a souvenir of a barbarous age." — Redwood Logger.

If you see a man of about 200 pounds who bats an eye when you say Hello Morris, that's James C., whom all the

California police are hunting. He is actually "J. Wallingford," bogus check-passer, who professes a desire to buy factories and help build up your city. Can this auto-trailer man be the long lost Otto?

High wages have closed many gold mines on this Coast, and if not lowered will close many farms. Growers announce they will not plant for next season if compelled to pay \$4 a day for farm help, as at present.

The Bankers Life of Des Moines recently received a letter of complaint from a man who had received a letter about life insurance from the company. The letter urged him to consider an income policy for his wife or daughter. The appeal was purely impersonal. The man's reply was this: "If you had just lost your wife or daughter would you like to receive this kind of a letter?"

**NEW PACIFIC DEPARTMENT**

**Merchants Fire Assurance Corporation** OF NEW YORK

Organized 1910

**Capital, - - \$400,000.00**

**Admitted Assets, - \$2,786,430      Surplus to Policyholders, - \$1,269,113**

**Prominent Stockholders**

**Conservative Management**

**Merchants Underwriters Agency** OF NEW YORK

**Admitted Assets, - \$2,786,430      Surplus to Policyholders, - \$1,269,113**

**PACIFIC DEPARTMENT: 324 California Street, - SAN FRANCISCO, CAL.**

**GEO. L. McINTIRE, Sec'y**

**"Unexcelled Service to Agents and Policyholders."**

**ELBRIDGE G. SNOW, President**

***Organized 1853***

# **THE HOME INSURANCE COMPANY NEW YORK**

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Cash Assets, January, 1919,	\$50,291,005.74
Cash Capital . . . . .	6,000,000.00
Liabilities . . . . .	29,034,302.14
Net Surplus . . . . .	15,256,703.60
<b><i>SURPLUS as Regards Policyholders . . .</i></b>	<b><i>21,256,703.60</i></b>

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## **FIRE AND ALLIED BRANCHES OF INSURANCE**

Fire, Lightning, Automobile, Explosion, Hail, Marine (Inland and Ocean), Parcel Post, Profits and Commissions, Registered Mail, Rents, Rental Values, Riot and Civil Commotion, Sprinkler Leakage, Tourists' Baggage, Use and Occupancy, Windstorm, Full War Cover.

**STRENGTH**

**REPUTATION**

**SERVICE**



BRITISH COLUMBIA

When will the people of Vancouver rise up in their might and see to it that a fire boat is placed on continuous patrol of Burrard Inlet and False Creek? On Friday, September 12th, fire broke out in the sawdust bins of the Vancouver Lumber Company on the south side of False Creek which by a miracle, with the prompt service of the Vancouver Fire Department, was saved from destroying the entire lumber mill and stocks and possibly spreading to the surrounding territory. The hazardous condition of our water front with the prevalence of frame construction buildings renders the conflagration hazard of Vancouver a very dangerous one.—Financial Times.

CASUALTY  
Joint Program

September 16 to 19 inclusive the International Association of Casualty and Surety Underwriters and the National Association of Casualty and Surety Agents and the National Council of Insurance Federations held their annual inclusive meetings at White Sulphur Springs, West Va. There were no strikes, no shootings and no arrests for bootlegging. The gentlemen played golf and the ladies enjoyed watersports.

FIRE

Klamath Falls, Or., 19 — Pelican Bay Lumber Co. mill here burned today. Half million adjacent property in danger.  
Vancouver, B. C., 20.—East wing of hospital burned.

Fire                      Automobile                      Marine

COMMERCIAL UNION  
ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Subscribed Capital . . . . .	\$ 14,750,000
Paid-Up Capital . . . . .	1,475,000
Total Cash Assets, Gold . . . . .	67,581,595
Total Liabilities, including re-insurance reserve . . . . .	56,390,685
Cash Surplus to Policyholders . . . . .	11,190,910
Total Amount of Claims Paid . . . . .	198,018,581

*Assets in United States Held by Trustees, \$12,444,648*

ALL LOSSES ON THE PACIFIC COAST PROMPTLY PAID THROUGH THE  
PACIFIC COAST BRANCH OFFICE

**558 Sacramento St.**                      **San Francisco**

C. J. HOLMAN, Manager  
R. C. MEDCRAFT, Assistant Manager

Pacific Department, 369 Pine Street, - San Francisco

# CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

## HARTFORD

## NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,**  
**MANAGER**

**FRED'K S. DICK, Assistant Manager**

PACIFIC DEPARTMENT

## SPRINGFIELD

**F. & M. Ins. Co.**

*of Springfield, Mass.*

Largest Fire Insurance Company Chartered by the State of Massachusetts  
Incorporated 1849

Total Assets . . . . .	\$13,224,033 34
Total Liabilities . . . . .	10,698,313 46
Net Surplus . . . . .	2,525,719 88
<b>SURPLUS TO POLICYHOLDERS,</b> . . . . .	<b>\$5,025,719 88</b>

*150 Sansome Street, : San Francisco*

**GEORGE W. DORNIN, Manager**

**JOHN C. DORNIN, Asst. Manager**

**SUPERINTENDENTS OF AGENCIES**

C. L. SPEAR

GEO. C. CODDING

J. E. CRANDALL

C. H. ANDERSON

FRANK H. YOUNG

RALPH G. STICH

W. L. HARNAN

The Pacific West is degenerating. California's governor now wears a tall silk hat of a late European type.

conditions." Why don't they all strike for all the better conditions all at once?

I note that my friends the same strikers are always striking for "better

Few of mankind ever learn the art of living. Yet it is the art of all arts, the only one really worth while.



# ATLAS

*Assurance Company*

(LIMITED)

Of London, England

With which is Incorporated the

**Manchester Assurance Co.**

TOTAL SECURITY, . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

**FRANK J. DEVLIN, Manager**

**T. H. PALACHE, Assistant Manager**

## Who Pays?

The U. S. Shipping Board Codaretta arrived in San Francisco from the Orient minus about 800 tons (\$50,000) vegetable oil known to have been taken on board. Now supposed the containers leaked into the bilge water and the valuable oil was pumped overboard in the belief that it was water.

Who pays?

Four cars or tanks of sacramental wine 20 proof disappeared at one or

more California way stations. At least the wine did. It is believed that workmen applied hose or pipes to the tanks and siphoned off the wine into thirsty stomachs and capacious jugs and casks. Several hundred mum workmen, like stevedores, could easily dispose of the wine in the course of a dark evening along a side track where it had been left.

Who pays?

Carefully read our Legal Department and strengthen your mind.



# ARE YOU PLEASED?

IF NOT, SEE

# US

POLICIES UP TO THE MINUTE  
LIFE, ACCIDENT and HEALTH,  
OCCIDENTAL LIFE INSURANCE CO.  
OF CALIFORNIA

**"THE DURABLE"**

MERCHANTS NATIONAL BANK BLDG.,

LOS ANGELES, CAL.



## New York Underwriters' Agency

*Established 1864*

*Issues policies covering Fire, Riot and Civil Commotion and  
Sprinkler Leakage*

**Assets Represented, . \$39,723,888.62**

**F. M. BRANCH, Manager**

**H. R. MANN Jr., Assistant Manager**

**Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO**

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1215 Hoge Bldg, Seattle, Wash.

V H. Quitzow, 339 Sansome St, San Francisco — A. C. Anderson, 317 Van Nuys Bldg., Los Angeles

Chas. J. McPhee, 603 Mohawk Block, Spokane, Wash.

**W. B. MEIKLE, President and General Manager**

**JOHN SIME, Asst. General Manager**

## BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

( FIRE )

United States Assets . . . . . \$2,192,173.14

Liabilities in United States . . . . . 1,419,245.79

**Surplus . . . . . \$772,927.35**

**MILLER, HENLEY & SCOTT,**

340 California Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

### Bolshevism

A Share of Profits but not of Losses is demanded by organized riggers, stevedores and ship clerks of San Francisco; also a gift of 10 percent of the net assets.

Sigmund and Joseph Kirchburg, of the Sun Tent & Awning Co., 37 Washington st., San Francisco, have been fined \$1,000 each on charge of false income returns.

# Automobile — Fire — Strike — Riot — Sprinkler Leakage — Explosion INSURANCE

## PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

RICHMOND INSURANCE COMPANY

Organized 1836

**WM. W. ALVERSON, Manager**

**HAROLD JUNKER, Assistant Manager**

266 Bush Street, - - - - San Francisco

A. M. LOVELACE, AGENCY SUP'T,  
SAN FRANCISCO

T. J. KELEHER, STATE AGENT,  
LOS ANGELES

Special Agents — Portland:—W. E. Helfrich, Ward S. Jackson. San Francisco:—T. B. Clarke,  
W. T. Booth, Los Angeles:—E. R. Honsinger

TERRITORY:—Alaska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho  
Montana -- Hawaiian Islands

Insurance Placed Anywhere in the United States and Dominion of Canada



## VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital, . . . . \$500,000 00

Net Surplus, . . . . 381,516 72

Surplus to Policyholders, . 881,516 72

Cash, Bonds and

Secured Loans, 1,201,591 14

Other Assets, . . . . 157,642 33

Total Assets, . . . . 1,359,233 47

J. F. CARLSTON, PRESIDENT

Underwriting Department

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER



### Answers

C. M. R.—We are always glad to hear from any reader or questioner, reporter or contributor—especially when he contributes \$3.

## Life Policy Buyers Are Invited

To Send to  
The Coast Review,  
San Francisco,

FOR RECOMMENDATIONS

*of Three Surely Solvent and Lib-  
eral Life Insurance Compan-  
ies, and of Three Fitting  
Forms of Policies or  
Contracts*

**FREE**

State Age ( about ) of Self and of De-  
pendents for whom Protection is wanted

WE MAY BE ABLE TO SERVE YOU  
WELL AND WITHOUT COST. IF  
YOU ARE INSURED DO YOU KNOW  
FOR HOW MUCH ?

**FIRE**

The National Liberty is writing aircraft business, as a rider. Fire hazard premium rate is 4 percent.

Members of the National Merchants & Manufacturers Insurance Exchange of Chicago are said to be paying up their 100 assessment (being good for it) and looking as cheerful as possible.

It is estimated that fire losses in the United Kingdom have trebled this year.

**Air Plane Sets 2 Houses on Fire**

A government mail airplane crashed on the roof of a dwelling in Cleveland, en route to Chicago. The gasoline tank broke and set fire to the roof. The plane and two houses were burned.

**LIFE**

In '18 the Travelers paid 260 death claims on lives of persons insured less than a year, and 348 on those insured less than two years. All were sound risks sure of long life, and were ap-

proved by medical experts. "You never can tell."

Among Fidelity leaders are: A. D. F. Reynolds and J. H. Wentz, California; R. Niete and T. J. Mendenhall, Oregon; W. G. Backus, B. F. Bernsten and R. Caverly, California; B. L. Woodmansee, eastern Washington.

Here's a picture of an agency meeting at Denver, Colo. All the men dress like Secretary Daniels.

**GENERAL**

An Oakland, Cal., policeman resigned to accept a better paid position as street sweeper—\$5.50 a day.

Mexico seems the only country not likely to engage in a foreign war.

Macon, Ga., police and firemen formed unions and joined the labor trust. They threaten a strike if the city council doesn't rescind its order for them to give up their unions.

**FIRE****EXPLOSION****AUTOMOBILE****FIRE ASSOCIATION**

Of PHILADELPHIA

Cash Assets, - \$13,481,581.02      Surplus to Policyholders, - \$3,599,623.24

**Philadelphia Underwriters**

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$40,755,189.48      Surplus to Policyholders, - \$13,473,116.40

**F. M. AVERY, Manager****Pacific Coast Department: 242-244 Sansome St., San Francisco**

Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco; GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.



Pacific Reporter of Sept. 1 contains Surety Co. Judgment for defendant in full case of Mill Valley v. National affirmed. Cal.

## THE SPIRIT OF THE WEST IS THE SPIRIT OF WEST COAST SERVICE



It is Virile and Aggressive — It includes Strength and a Healthy Enthusiasm — Above all other things SERVICE is the dominant factor

Increases made by the WEST COAST LIFE during 1918 were :

Ordinary Insurance in Force . . . . .	\$4,400,193 00
Admitted Assets . . . . .	406,016 39
Addition to Deferred Dividend Fund . . . . .	54,356 00
Annual Dividend Fund . . . . .	25,126 00
Added to Unassigned Surplus . . . . .	33,466 51

WEST COAST SALESMEN are PROSPEROUS and HAPPY

A few attractive openings in the field are available for experienced life underwriters of ability and integrity who are seeking a profitable connection. If YOU are in that class and the above record of results interests you, write to

CHAS. W. HELSER, Vice President, 376 Pine St., San Francisco

For Sale at the Coast Review Office Only

## “FIRE INSURANCE”

By

*Yours truly,  
Wm. Sexton*

The late Wm. SEXTON wrote the signature, of which the above is a facsimile, when he was nearly 84 years of age. The letters are entirely free from any indication of trembling.

Strong Paper Cover, . . .	One Dollar
Flexible Cloth Cover, . . .	One-Fifty
Red Pegmold Cover, . . .	One-Seventy-Five

For Sale by the Coast Review, 122 Halleck st., San Francisco

## Our Directory of Pacific Coast Fieldmen

### Aetna

San Francisco—F. H. Rhoads,  
F. H. Mills, Agcy. Supts.  
G. F. Roberts, G. Nathan  
Los Angeles—H. E. O'Brien  
Fresno—Geo. A. Kingman  
Seattle—J. A. Murphy, State Agt.  
Spokane—G. S. Mariner  
Helena, Mont.—Lewis E. Brainerd

### W. W. Alverson

San Francisco—A. M. Lovelace,  
Agency Superintendent;  
T. B. Clarke, W. T. Booth  
Los Angeles—T. J. Keeler  
Wm. C. Carlyon  
Portland—W. E. Helfrich  
Ward S. Jackson

### Atlas

Portland—A. E. Ehrhorn  
San Francisco—Craig Owens  
George F. Alberti  
L. O. Mayer  
Spokane—E. K. Lower  
Los Angeles—H. R. Jackson

### A. T. Bailey

H. L. Simpson, Asst. Manager  
San Francisco—F. A. Stahl, Wm.  
Hackmeier  
Portland—Chas. A. Colvin  
Los Angeles—H. C. Swindell  
Spokane—Charles E. Dunlop

### Berdan & Osborn

San Francisco—F. J. Schoeneman  
F. A. Lathrop, C. F. Milliman,  
G. W. Dearborn, C. V. McCarthy  
Los Angeles—A. C. McConnell  
Portland—H. E. Smith  
Seattle—Geo. E. Young  
Denver—E. M. Brewster  
Spokane—P. W. Gedney,  
A. H. Hougard  
Helena—D. P. Freese

### Eduard Brown & Sons

San Francisco  
W. H. Gibbons, L. M. Hale  
E. W. Harrison, R. S. Shaw  
Vallejo—W. B. Westlake  
Los Angeles—Chas. Van Valkenburg  
Seattle—W. P. Porep  
Spokane—Chas. A. Wendler  
Denver—H. G. Doyle

### California

San Francisco—  
H. C. R. Buswell, Supt. of Agents  
B. A. Sifford, Asst. Sec'y  
Claude C. Coleman  
Seattle—A. N. Lindsay  
Portland—Phillips Beck  
Los Angeles and Salt Lake—N. W.  
Clayton, Jr.  
Great Falls, Montana—Fred E.  
Weatherwax

### Capital

Los Angeles—Thos. Edwards

### Chapman & Nauman Co.

San Francisco—W. W. Jaquette  
Portland—Roy H. Keagy  
Los Angeles—Theo. Castle

### James F. Cobb Co. Inc.

Los Angeles—R. H. Jenkins

### Commercial Union and Palatine

San Francisco—A. E. Field  
F. J. H. Manning, Geo. F. Heuer  
A. McAllister, Auto Dept.  
Los Angeles—I. M. Fisher, Jr.  
G. A. Inman, Auto Dept.  
Portland—R. H. Conant  
H. E. Parkhurst, Gen'l Inspector  
Seattle—Gen. W. Swan  
Great Falls—C. C. Morris

### Connecticut & Westchester

San Francisco—C. W. Von Tagen  
John M. Gordon  
Los Angeles—L. P. Stephens  
Portland—James S. Reed  
Helena—Z. M. Boyer  
Spokane—S. E. DeLong

### American Eagle, Continental and Fidelity-Phenix

San Francisco—  
Los Angeles—  
Phil. G. Hall  
Oakland—Chas. B. Mills  
Sacramento—Frank J. Heintz  
Seattle—Fred D. Hougham  
Spokane—Geo. L. A. Lauer  
Billings, Mont.—H. R. Wickler  
Fresno—W. B. McCausland  
Pocatello—F. W. Cardwell  
Harry W. Nason, Manager City  
Department  
J. B. Levison, General Agent  
Marine Department

### The James H. de Veuve Co.

San Francisco—F. A. Kress  
Spokane—O. R. Daly  
Seattle—B. D. Smalley, H. A. Canfield  
Tacoma—John B. Hill  
Portland—B. D. Smalley Jr.

### Fireman's Fund and Home Fire and Marine

San Francisco—R. D. Hunter,  
John J. Hammond,  
Kenneth Brown, Paul St. John  
A. E. Webber, Bayard E. Nourse  
R. H. Merrill, M. E. Spaulding  
Thomas V. Humphreys, Clayton  
Schwerin  
Los Angeles—Weldon D. Whelan,  
Chester A. Swift, George D.  
Gilmore, J. J. Baunton  
Louis F. Knight  
Portland—H. B. Tickner  
Seattle—Frank L. Emerick, F. M.  
Burnside, J. J. Campbell  
Spokane—S. D. Hooper  
Dallas—J. H. Snell, P. E. Tucker,  
O. H. Remmert, Fred Burness,  
D. D. Harris  
Helena—C. D. French, R. C. Culver  
Denver—W. P. Coffey, O. E. Scurr  
Salt Lake—H. W. Armstrong

### Fire Association and Philadel- phia Underwriters

San Francisco—Charles L. Barsotti,  
Supt. of Agencies, Thos. F.  
O'Grady, Howard W. Hogan  
Los Angeles—Geo. F. Staniford  
Portland—Frank S. Glover  
Seattle—Sam G. Gordon  
Helena—E. M. Hutchings  
Denver—L. D. Griffin

### Benjamin Goodwin

San Francisco—R. De Lappe  
Geo. T. Gray, John L. Whelan  
Los Angeles—Paul G. Keeler  
Earl Holland  
Seattle—Wm. F. Zwick  
Spokane—Walter A. Frazier  
Portland—Fred Tebbin  
Boise—L. L. Dibble  
Great Falls, Mont.—A. N. Bushnell

### John A. Hougard

San Francisco—A. L. Merritt  
F. H. Schmitt

### Balfour, Guthrie & Co.

San Francisco—Alex J. Cartwright  
John S. Talcott  
Portland—Neil Stewart  
Spokane—Chas. H. Hay  
Seattle—A. H. Jackson  
Kalispel, Mont.—Fred. W. Merigold  
Los Angeles—Mark B. Harris  
Sacramento—E. E. Pahabaker  
Fresno—A. W. Percival

### Carl A. Henry

San Francisco—J. N. Waters  
Los Angeles—James F. Boylan  
Portland—E. R. Thompson  
Spokane—P. E. Gerould

### Dixwell Hewitt

San Francisco—Geo. E. Devine,  
Supt. of Agencies  
W. W. Grove, L. H. Earle  
C. L. Greenwalt, Harry L. Cope  
Los Angeles—E. E. Price,  
F. E. Naftzger  
Portland—J. J. Dennis  
Spokane—Gerard Clement  
H. J. Vallentine  
Butte—Chas. E. Miller  
Billings—C. S. Abbott

### Home, New York Franklin, Philadelphia

San Francisco—Roff & Decker, Gen'l  
Agents; Paul A. Normand, Asst.  
Gen'l Agent; H. W. Wagenet, G.  
W. Madison, J. W. DePaoli, C. I.  
Magill, Special Agents  
Los Angeles—Chas. Quitzow, State  
Agent; James S. Suydam, L. H.  
Wood, Special Agents  
Portland—John C. Fox,  
Helen Donally, Cashier  
Edgar Stevens, Special Agents  
Spokane—George H. Houghton,  
Special Agent  
Salt Lake—M. B. Boothby, Sp. Agt.  
Great Falls—Lenn A. Scott, State  
Agent; H. C. Dunn, Sp. Agt.

### Ins. Co. of North America, Alliance The Yorkshire, Northern of N. Y.

San Francisco—Robert Sherrard  
Sacramento—H. F. Thompson  
Portland—Walter Bliss  
Los Angeles—W. F. Kuhl  
Spokane—H. B. Hagen  
Seattle—Horace Reed  
Butte, Mont.—E. C. Fotheringham  
Fresno—Raymon L. Ellis  
Vancouver, B. C.—Gordon Rennie

**Law Union & Rock and Union Assurance**

San Francisco—  
C. F. Hutchings, Noah L. Nelson  
Portland—Ira P. E. Reynolds  
Spokane—John Perry  
Los Angeles—L. P. Swayne  
Denver—Geo. W. Beck, Gen'l Agent

**London & Lancashire and Orient**

San Francisco—Geo. Ormond Smith  
Agency Supt.; W. B. Hopkins  
Local Sec'y; W. W. Gilmore  
Geo. T. Richmond  
Los Angeles—J. P. Yates, Agency  
Supt.; Frederick W. Andrews  
Denver—Nicholas Gardner  
Helena—J. Robb Gay  
Seattle—David H. Parry  
Portland—G. L. Goodell, Toll  
Thompson

**Liverpool & London & Globe**

San Francisco—R. H. Rountree  
Harrison Houseworth  
Chester S. Myrick  
Los Angeles—C. A. Lothrop  
Spokane—W. H. Gasconigo  
Seattle—Frank E. Atkins  
Portland—Geo. J. James

**London**

San Francisco—Wm. H. Hackett  
Supt. of Agencies  
P. R. Weinmann, B. L. Penfield  
Los Angeles—C. W. Rohrer  
Portland—Gus J. Roth  
Seattle—P. J. Perry  
Spokane—J. E. Johnson  
Denver—T. S. Heath

**National Union**

San Francisco—F. J. Heintz  
Los Angeles—William M. Stodghill  
Seattle—C. A. Tomasseno

**National Liberty**

Portland—Fred S. Penfield

**H. M. Newhall & Co.**

San Francisco—W. W. Keith,  
Robert L. Hunter

**New York Underwriters Agency Utah Home Fire**

San Francisco—V. H. Quitzow  
Los Angeles—A. C. Anderson  
Seattle—A. E. Bailey  
Spokane—Chas. J. McPhee

**New Zealand**

San Francisco—D. A. Parker  
H. H. Jones  
Los Angeles—C. P. Lyndall  
Portland—W. G. Fortmann  
Denver—Fred Williams  
Spokane—Volney Sebeck

**Northwestern National**

Seattle—A. M. Jones  
Los Angeles—W. E. Labry  
San Francisco—H. L. Clark  
Oakland—J. D. Stanley  
Tacoma—L. S. Frudenfeld  
Portland—G. F. Nickerson  
Spokane—Henry Heath

**Norwich Union**

San Francisco—William T. Barr,  
Supt. of Auto Department  
Glenn R. Lumbard  
Portland—Harry W. Randall  
Helena, Mon.—P. B. Churchill  
C. D. Cobb & Co.  
Denver—Herbert Cobb Stebbins  
Los Angeles—R. L. Countryman  
W. L. Wallace

**Northern**

San Francisco—Frank J. Agnew  
Harry D. Sherman  
Los Angeles—G. Mueller,  
Ben T. Campbell  
Portland—D. Ross Atkinson  
Spokane—R. G. Valentyne

**Edwin Parrish**

Portland—Chester Deering  
Spokane—Raymond C. Gillette  
Great Falls—Milton E. Pinney  
Los Angeles—O. D. Baldwin  
B. C. Fischer  
Sacramento—W. D. Young  
San Francisco—R. T. Boyd, Harvey  
A. Allen (Automobile Dept.)  
C. C. Trowbridge

**Phoenix, London**

San Francisco—G. A. R. Hower  
Willard T. Lovell, Supt. Auto  
Department  
D. A. Barry  
Portland—B. W. Jones  
Seattle—C. A. Craft  
Helena—R. M. Carr  
Los Angeles—W. K. Chetwood  
B. J. Kellner

**E. E. Potter & Sons**

San Francisco—T. S. Torrey, Agency  
Manager, R. H. Davis  
Los Angeles—C. H. Gatchel  
Portland—E. A. Parsons  
Spokane—C. R. Korn

**Royal Exchange**

Denver—W. J. Ciscel  
Seattle—Lawrence F. Lamping

**Royal, Queen and Newark**

San Francisco—F. M. Gilcrest  
J. B. Walden, Fred. H. Farr  
R. S. Folger, R. W. Guthrie  
W. H. Ticknor  
Fresno—E. P. Eldred  
Los Angeles—J. K. Urmston  
F. J. Perry, J. H. Martin  
Sacramento—D. L. Stewart  
Portland—C. D. Gabrielson  
Seattle—Matt B. Evans  
Spokane—J. H. Banks  
Butte Mont.—Wyatt M. Paine

**Selbach & Deans**

San Francisco—G. A. Davies  
Los Angeles—R. L. McCulloch  
Seattle—C. M. Rupe  
Spokane—A. S. Heatfield  
Salt Lake City—C. L. Larson

**Springfield**

San Francisco—Geo. C. Coddington  
Frank H. Young,  
Los Angeles—J. E. Crandall  
Ralph G. Stich  
Seattle—C. H. Anderson  
Portland—W. L. Harnan  
Butte—C. L. Spear

**Scottish Union & National and State Assurance**

San Francisco—J. H. Fuller  
Rollin M. Kelley  
Los Angeles—Chas. Niemann  
Tacoma—Fred W. Gaston  
Spokane—H. C. Edmundson  
Denver—J. L. Reams

**Geo. H. Tyson**

San Francisco—Clifford Conly and  
Harry Benner, Supt. of Agents,  
J. B. Hatcher, K. R. Lainer  
Fresno—Phillip C. Keating  
Los Angeles—J. C. Howard, Gen  
eral Adjuster  
J. S. Bryson  
Sacramento—E. F. Hewit  
Portland—Arthur A. Ferns  
Seattle—W. T. Burwell  
Wallace L. Atkinson  
Spokane—L. D. Mitchell  
Billings—Gilman L. Camp  
Salt Lake City—Richard Orlob

**Vulcan Fire**

San Francisco—J. J. Clayton  
Fred E. Kroeger  
Los Angeles—Otho N. Hall  
Butte—O. R. Indahl

**Willard O. Wayman**

San Francisco—W. W. Cleveland  
Chas. Harris, Agency Supts.  
E. P. Caine, Jno. A. Faull,  
H. S. Landon  
Los Angeles—Eugene P. Riecker  
Seattle—L. G. Feyen  
Denver—Robt. E. Wallace  
Spokane—Harrison Latham

**Western, British America, and Firemen's Underwriters**

Los Angeles—Victor E. Dawson  
Seattle—Geo. K. Harris  
San Francisco—William L. Brown

**Watson & Taylor**

San Francisco—E. F. Griffen  
Los Angeles—Geo. O. Rhorer

**Appraisers**

San Francisco—J. P. Treanor

**Commissioners' Convention**

Thirty-two states—a mouthful of sharp teeth—were represented at the National Convention of Insurance Commissioners, in Hartford. Presi-

dent Fairchild of Colorado made the annual address. The commissioners believe that all the states should help equitably to bear the burden of fire losses. Some states are shirks.



**NORTHERN  
LIFE**

INSURANCE CO.

Northern Life Building  
SEATTLE, U. S. A.

D. B. MORGAN,  
President

Reserves and Surplus to Policyholders  
**\$1,685,000.00**



HOME OFFICE, SEATTLE, U.S.A

**A GOOD POLICY  
"3-in-1"**

LIFE  
HEALTH  
ACCIDENT

**ONE POLICY  
ONE PREMIUM**

Protection to you while  
living, and to yours  
afterwards

Good Agency Contracts  
to Reliable "Live" In-  
surance Men.--Write today

### **MORE POWER TO YOU**

*The more push there is behind you the more power you have. We furnish the push. This push is the help we give our men. No other life insurance company does as much to insure the success of its Field Force. Ask any Bankers Life man, or write*

**BANKERS LIFE COMPANY,**

*Des Moines*

## **FIRE INSURANCE DEPARTMENT**

**BALFOUR, GUTHRIE & CO.**

GENERAL AGENTS

PACIFIC DEPARTMENT

AMERICAN INSURANCE CO., Newark, N. J.

CALEDONIAN INSURANCE CO., Edinburgh

CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.

NORTH CHINA INSURANCE CO., LTD.

QUEENSLAND INSURANCE CO., LTD.

ROCHESTER DEPT. GREAT AMERICAN INS. CO., N. Y.

UNION INSURANCE SOCIETY OF CANTON, LTD.

SCOTCH UNDERWRITERS DEPT. CALEDONIAN INS. CO.

CORNER CALIFORNIA AND SANSOME STREETS, SAN FRANCISCO

37

The American Federation of Labor has chartered policemen's unions in 37 American cities and has 13 applications under welcome consideration.

Union policemen will be expected to show friendly consideration to union strikers and close their eyes when non-union Americans are being beaten up. Can you beat it?

False swearing in proof of loss, to statements knowingly and willfully  
forfeit policy, must consist in an oath false or recklessly made.—99 S. E. 579.

## The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

### SEMI-ANNUAL STATEMENT, JUNE 30, 1919

Assets . . . . .	\$18,060,538 72
Liabilities . . . . .	14,718,231 84
Capital . . . . .	1,000,000 00
Surplus over all liabilities . . . . .	2,342,306 88
Losses Paid to Dec. 31, 1918 . . . . .	68,667,495 03

#### THE COMPANY'S LINES

Fidelity — Surety — Accident — Health — Disability — Burglary — Robbery — Larceny — Theft —  
Plate Glass — Druggists' Liability — Owners' and Tenants' Liability — Employers' Liability —  
Public Liability — Steam Boiler — Fly Wheel — Workmen's Compensation — Automobile Liability —  
Property Damage and Collision — Physicians' Liability — Teams' Liability.

**PACIFIC COAST DEPARTMENT** — California: CHAS. J. BOSWORTH, CHANNING B. CORNELL,  
Resident Managers, Merchants Exchange Bldg., San Francisco. **Washington and Oregon:** SEELEY  
& CO., 111 S. 10th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland

## THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$36,968,335.00

### THE LONDON UNDERWRITERS

**SPECIAL AGENTS**—C. W. Rohrer, LOS ANGELES; Gus. J. Roth, PORTLAND, Ore.; T. S. Heath, DEN-  
VER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO;  
Percy J. Perry, SEATTLE.

**A. W. THORNTON, Manager**

**J. M. MENDELL, Assistant Manager**

**G. E. GOGGIN, City Manager**

WM. H. HACKETT, Supt. of Agents

**PACIFIC BRANCH—369 Pine Street, SAN FRANCISCO**

## BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1918. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid;  
\$2.00 morocco. Flexible binding and size for the pocket. Paper cover \$1.00

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

**SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS.** Price 10 cts, 3 copies 25 cts, dozen \$1

**COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents.** Price \$1, cloth bound

The Pacific Year Book is no longer published

**Trade Conference**

Washington, D. C.—No better evidence could be offered of the importance attached to the International Trade Conference at Atlantic City, September 30th, than is found in the personnel of the delegations that are coming from Great Britain, France, Italy and Belgium. This response to the invitations of the United States Chamber of Commerce extended with the approval of our Government, together with the hearty cooperation manifested by our own business men and bankers, assures a gathering of minds and men whose deliberations will aid greatly in the understanding of the international trade problems now urgently requiring solution.

**\$105 National Tax Per Capita**

U. S. national government expenditures for this fiscal year will be over \$10,831,000,000, or about \$105 per capita or \$400 per producer. The revenues are estimated to be about \$3,600,000 less than the appropriations.

Public ownership of anything proved costly and unsatisfactory in Europe, where government is more arbitrary and people more docile than (formerly) in this country. Did you ever know of an American government able to keep the streets and roads clean and in immediate repair?

If a man's name is Wright can he ever be wrong?

**Scottish Union and National**

**Insurance Company  
Of Great Britain.**

Organized 1824.

**Fire — Lightning — Tornado  
Automobile — Sprinkler Leakage**

**North American Branch:  
Hartford, Conn.**

**JAMES H. BREWSTER:  
MANAGER.**

**FIELD REPRESENTATIVES:**

FRED W. GASTON, Tacoma, Wash.,  
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,

706 Gas and Electric Bldg., Denver, Colo.,  
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, State Agent,  
605 Mohawk Bldg., - Spokane, Wash.  
E. Wash., E. Oregon, Montana and Idaho

H. W. FORES, San Francisco, Cal.,  
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:  
201 Sansome Street**

**Agents Wanted**

**Special or Local Agents or  
Clerks or News Men**

**Can Make a Tidy Bit by  
Soliciting Subscriptions**

FOR EDITION A ( Magazine )  
and or EDITION B ( Summary )  
of The 47-YEAR-OLD COAST  
REVIEW.

***This is Cash Work and  
a Bonus***

**Write Publisher Coast Review,  
122 Halleck St., San Francisco, for  
Full Particulars.**

**WRITE NOW! RIGHT NOW!**



**Names in Print**

Pigford, Freeburn, Ostheller, Lay-  
cock, Sniggs, Pickett, Ard.  
Branch, Breeze.  
Apple, Pear, Peare, Plum.  
Berry, Cherry, Lemon, Lemmon,  
Melon, Mellon.  
Bent, Dent.  
Coney, Hare, Fox, Wolf, Lion,

Lyon, Catt, Hogg.

Looney, O'Looney, Belli, Good,  
Slapsky.

Quail, Quayle.

Healing, Nealing,  
Gunn, Pistol, Cannon, Bowman,  
Shell, Ball.

Auger, Hammer.

Moore, Wood, Brush.

W. B. MEIKLE, President and General Manager      JOHN SIME, Asst. General Manager

## WESTERN ASSURANCE CO.

OF TORONTO      (INCORPORATED 1851)

UNITED STATES ASSETS . . . . . \$4,693,580.00

LIABILITIES IN UNITED STATES . . . . . 2,959,964.00

*Surplus* . . . . . **\$1,733,616.00**

### PACIFIC COAST DEPARTMENT

340 CALIFORNIA STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER **\$35,000,000**

**Svea Insurance Company**  
of GOTHENBURG

**Agricultural Insurance Co.**  
of WATERTOWN, N. Y.

**Globe & Rutgers Fire Ins. Co.**  
of NEW YORK, N. Y.

**Hamilton Fire Insurance Co.**  
of NEW YORK, N. Y.

**Globe Underwriters Agency**  
of NEW YORK, N. Y.

**Sea Insurance Co. Ltd.**  
of LIVERPOOL, ENG.

**EDWARD BROWN & SONS .**  
GENERAL AGENTS

202 - 204 Sansome St.,      SAN FRANCISCO

### 22,000 EDITION

It Is for All Local Agents

12th EDITION

## Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special  
and Local Agents

For Sale by the Coast Review

# CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed . . . . .	\$1,250,000 00
Capital Paid Up . . . . .	250,000 00
Cash Assets . . . . .	3,296,553 33
Net Surplus . . . . .	2,197,292 47

The above Company conducts  
a general Marine Insurance  
business.

**PARROTT & CO., General Agents**  
Since January, 1882

**E. L. BARRY, Manager**  
320 California Street, San Francisco  
[Babcock Building]

## MARINE

Steam schr Unimak rammed near San Francisco and towed into bay by rammer. Unimak turned turtle an hour after collision. Deckload of ties slid into sea. Richardson Lumber Co. owners

Marine Loss. — Vancouver, B. C. Str. Admiral Knight, 600 tons, from Seattle, burned on the Coast, crew rescued.

## FIRE

The National Board, in a circular to members in re the action of the Insurance Commissioners, says the surcharge was an emergency measure, but as the opinion of experts is that the present high level of costs of all kinds will not be materially lowered for some years to come, it seems appropriate to discontinue the surcharge, and to revise rates in unprofitable classes and sections.

Every week there is one day on which there is no new strike.

# PHŒNIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

**E. C. F. KNOWLES,**

General Agent for Pacific Coast

**MUNRO ENGLISH,**  
Assistant General Agent

**222 SANSOME STREET**

Phoenix Building

San Francisco

## The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

**Employers' Liability Building**  
33 Broad St., Boston  
**SAMUEL APPLETON, U. S. Manager**

### Accident Policies

*Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.*

**CHAS. J. OKELL & CO.**

General Agents, - - San Francisco, Cal.  
Royal Insurance Building

## CAPABLE MEN CAN ALWAYS BE WELL PLACED

Much desirable territory is ready for Agents who can deliver policies in satisfactory volume. Inquiries about localities will have careful attention.

### UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

Address **ALBERT E. AWDE**, Supt. Agencies

**GEO. ELLIOTT HUNT**, Manager

1002 Shreve Bldg., Post St. and Grant Avenue  
San Francisco, Cal.

**T. H. McALLIS**, Manager

917 Board of Trade Bldg., Fourth and Oak Sts.  
Portland, Oregon

**P. B. DUREN**, Manager

307-308 Boston Block, : Seattle, Wash.

**J. E. EVANS**, Manager

Davis Chambers, 615 Hastings St., W.  
Vancouver, B. C.

### Letter to Selling Broker

After completion of contract of sale negotiated through seller's broker, a letter written to broker by buyer could not operate as a repudiation, where it was not communicated to the seller.—*Russo fu Agatino v. Ginocchio*, 123 N. E. 530.

### 3 Months to Consult Another Policyholder

In an action on a note given for the first premium on an endowment life policy, defended on the ground that plaintiff agreed defendant should have three months to consult another policyholder to ascertain the truth of representations and the judgment of such other policyholder as to character of the investment, evidence held insufficient to show any such agreement.—*Lynch v. Kerslake*, 173 N. W. 147.

### Supervision

Is it not strange that Pennsylvania and New York insurance departments permitted, or were not disturbed by, the very large deposits with a bank in Philadelphia by the New York National and Seneca Fire, which were under one management? The bank closed its doors and then the two insurers were obliged to close their doors. The James J. Boland Co., Scranton, Penn., were the general agents and the men in control.

## National Liberty Insurance Company of America

Incorporated Under the Laws of the State of New York in 1859

Statement, January 1, 1919.

Cash Capital, - - -	\$1,000,000.00
Assets, - - - - -	9,609,646.00
Liabilities - - - - -	7,214,228.11
Net Surplus, - - -	2,395,417.89
Surplus for Policyholders	3,395,417.89

HEAD OFFICE

62 WILLIAM STREET, NEW YORK

### COAST REVIEW'S PACIFIC FIRE CHART

1919

48 Pages. Coast Figures. Company  
Figures Agency Figures. Digest of  
12 Months' Decisions. Population Estimates.  
Memoranda Blanks. General Information.  
Underwriting Profit. Premium Earned Loss Ratio.

Price 25 Cents.

Coast Review, San Francisco.



### American Railroads

To acquire the railroads, says George A. Post, the Government would have to pledge its credit for eighteen to twenty billions of dollars, at a time when other large financiering must be done. It would be difficult for the Government to dispose of the securities required to purchase the railroads, and it would be necessary for the Government to secure from five hundred million to one billion dollars of new capital every year. If the Government were to assume the burden of financing the railroads at the present time, when the war debt is so large, its interest rate would necessarily be as high as, if not higher than, the rate at which corporations could secure capital.

Business men of the country are convinced, Mr. Post said, that Government operation cannot be as efficient as corporate management. Competition, the incentive to efficiency and progress in private enterprises, he declared, is absent from the Government administration of affairs. Individual initiative is less characteristic, bureaucratic methods more so, and the services rendered are less progressively efficient.

While the 30 different railroad plans have been presented to the senate and house committee, only two have had anything like nation-wide consideration—those proposed by the chamber of commerce and by Mr. Plumb, the former having been endorsed by the business men, the latter by the railroad brotherhoods, who are resolved to have higher and higher wages, even though the camel's back be broken.

### The War Ended Long Ago

Though the congress at Washington is of opinion that our European war is still "going on," and is still passing war measures in the vain belief that the war will not end until it declares it ended, a federal district court (256 F. 707) has ruled that while the constitution gives the congress the sole power to begin war it does not give that body any authority to end it.

Judge Walter Evans declared that the war ended with the armistice (as everybody knows), and quotes President Wilson's message wherein he said:

"The war thus comes to an end."

This declaration was also made by the commander-in-chief of our armies and navies. As the court said, while war is usually terminated by a treaty of peace, history shows many instances in which wars were terminated without any treaty at all.

We are greatly relieved. The war came to an end last November, by the official proclamation of the commander-in-chief to the congress. We hope that humane men will communicate this agreeable fact to the congress and to the labor unions and other profiteers.

---

If the government owned the railroads of Our country, with 2,500,000 voters in its employ, receiving the highest wages, could the party in power ever be unseated at the polls?

---

"You say you are laboring for the uplift of society?"

"Yes," answered the socialist, "but what we have gotten so far is an upset."

ESTABLISHED 1873

OFFICE OF  
**EDWARD E. POTTER & SONS**  
 General Agents

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It  
 It Costs No More**

OLD AND  
 TRIED

**GLENS FALLS INSURANCE COMPANY**

*Of New York*

*Incorporated 1849*

SURPLUS to Policyholders . . \$6,165,264 00    UNDIVIDED Profits . . . \$2,489,338 00

**SECURITY INSURANCE COMPANY**

*Of New Haven*

*Incorporated 1841*

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . . \$ 837,473 00

**GIRARD FIRE AND MARINE INSURANCE COMPANY**

*Of Philadelphia*

*Incorporated 1853*

SURPLUS to Policyholders . . \$2,449,341 00    UNDIVIDED Profits . . . \$ 452,411 00

**FIREMEN'S INSURANCE COMPANY**

*Of Newark*

*Incorporated 1855*

SURPLUS to Policyholders . . \$7,222,952 00    UNDIVIDED Profits . . . \$2,384,971 00

**EASTERN UNDERWRITERS AGENCY**

SURPLUS to Policyholders . . . \$4,037,521 00    UNDIVIDED Profits, \$1,040,201 00

**UNITED-AMERICAN INSURANCE COMPANY**

*Of Pittsburg*

*Incorporated 1873*

SURPLUS to Policyholders . . \$783,146 00    UNDIVIDED Profits . . . \$240,919 00

**NEW HAVEN UNDERWRITERS**

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . \$837,473 00

**EDWARD E. POTTER & SONS,**  
 General Agents

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

# COAST REVIEW *INSURANCE and INVESTMENTS*

SEPTEMBER

A Useful Publication

In its 48th year

## Have You a Line?

The U. S. Food Administration is revoking the licenses of the Officer Smith Co., Ft. Worth, Tex., for "unfair and deceptive practices," etc; also of its associated cos.

Santa Clara co., Cal., has a new \$50,000 dehydrating plant.

Riverside, Cal., has a wholesale grocery, new, by Channel Commercial Co.

Manteca, Cal., has three new brick business blocks.

Ripon, Cal., has a new cannery.

West Sacramento has a new fiber plant, turning out insulation board.

## Overheard

"He is Plumb foolish."

"His days are numbered."

"Shoes in Sweden, Germany, Vienna and Dalmatia are \$37 a pair."

"The rotten apple is never cured by good associations in a barrel of sound apples."

"A rotten long time to have to eat one's meals off a mantelpiece."

"They are scrapping in that office. There will be a change."

"International" has become a bad, a suspected word, a word giving offense as opposed to national, an anarchistic word disguised as brotherly or socialistic. "International" is the favorite word of the mean and hateful

I. W. W. lawbreakers; but organized labor leaders of boobs are adopting the word and also the I. W. W. old slogan—old twenty years ago—"One Big Union," to dictate to everybody and "work only six hours for \$10 and three hours on Saturday to be a day's work."

## Appeal to 160,000 Savings Societies

Washington, Sept. 1.—An appeal to War Savings Societies, in factories and all other industrial organizations, to put forth maximum efforts to cut down the orgy of extravagant buying now going on in America, and to speed up production as a means of reducing the cost of living, has been made by Wm. M. Lewis, director of the Savings Division of the Treasury Department.

There are 160,000 saving societies active in the United States. These are especially numerous in the industrial localities, and the total membership of the societies aggregates over 6 million persons.

Concerted action on the part of these societies to buy carefully themselves, and to impress upon their fellows the vital need for efficient work and for moderate consumption, and for the regular saving and safe investment of a portion of their earnings would materially check the high competition in buying, and permit prices to decline, Mr. Lewis asserted.

A man's name may be Goodenough but not Wright.



**OLDEST INSURANCE COMPANY IN THE WORLD**

**TWO HUNDRED AND TENTH YEAR**

# **SUN** **INSURANCE OFFICE** **OF LONDON** *FOUNDED IN 1710*

CASH ASSETS . . . . .	\$23,091,408 00
SURPLUS . . . . .	13,991,760 00
TOTAL RESOURCES . . . . .	32,691,408 00

*United States Branch, 54 Pine Street, New York*

**P. T. KELSEY, Manager**

## **MICHIGAN** **FIRE and MARINE** **INSURANCE COMPANY**

**Of DETROIT, MICHIGAN**

**ESTABLISHED 1881**

**D. M. FERRY, Jr., President**

**E. J. BOOTH, Vice President**

**H. E. EVERETT, Secretary**

CASH ASSETS . . . . .	\$1,950,400 05
CAPITAL PAID UP . . . . .	400,000 00
LOSSES PAID SINCE ORGANIZATION . . . . .	9,414,889 24

## **PATRIOTIC** **ASSURANCE CO. Ltd** **OF DUBLIN, IRELAND**

**FOUNDED 1824**

*United States Branch, 54 Pine Street, New York*

**P. T. KELSEY, Manager**

CASH ASSETS . . . . .	\$1,611,870 09
CAPITAL PAID UP . . . . .	500,000 00

### **Sun Underwriters Agency**

CASH ASSETS . . . . .	\$23,091,408 00
SURPLUS . . . . .	13,991,760 00
TOTAL RESOURCES . . . . .	32,691,408 00

**P. T. KELSEY, United States Branch Manager**

**54 PINE ST., NEW YORK**

**The Pacific Department** — Embraces California, Nevada, Utah, Arizona,  
Oregon, Washington, Idaho, Montana, Territory of Hawaii, Alaska  
and British Columbia

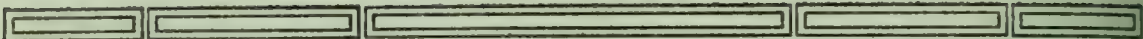
**CARL A. HENRY, GENERAL AGENT**

**SUN BUILDING**

*Northwest corner Sansome and Sacramento Streets, : San Francisco*

**AGENTS WANTED AT UNREPRESENTED POINTS**

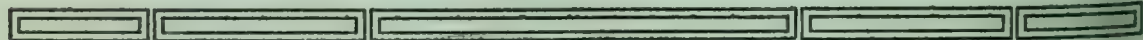
**TOTAL RESOURCES REPRESENTED, \$33,000,000.00**



On January 1, 1906, the Fireman's Fund Insurance Company had assets of \$7,000,000; unearned premium reserve of \$3,000,000; net surplus of \$2,700,000; and an income the preceding year of \$4,000,000. Three months later, in the destruction of San Francisco, the company sustained losses aggregating \$11,500,000, which were settled to the satisfaction of 5,500 claimants.

On January 1, 1919, the company had assets of \$18,000,000; unearned premium reserve of \$8,500,000; net surplus of \$4,000,000, and an income the preceding year of \$14,000,000.

The enthusiastic support and loyalty of their agency organization throughout the world made this remarkable accomplishment possible.



Volume 95  
Number 10

OCTOBER

See Page  
.....

1919

MAGAZINE EDITION "A"

# Coast Review

**INSURANCE**

**PROTECTION**

An Insurance Journal and Directory

IN ITS FORTY-NINTH YEAR

San Francisco—122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

Insurance Publishing Co., Publishers

Fireman's Fund Ins. Co. Will Double Capital  
Postal Life Conceals Commissions  
Salt Lake Life Company Sold  
Additional Montana Fire Figures  
New Mexico Fire Figures  
Additional Arizona and Colorado Fire Figures  
Ten Years High Fire Loss Figures  
Large Death Claims Paid in Coast Cities  
Real Estate Rulings  
Auto Paragraphs and Rulings  
Surety and Accident Rulings  
Ten Years Coast States' Fire Totals  
Oregon Court Life Decision  
Commercial Union Buys Old Nevada Bank Corner  
New York Court Fire Mutual Case  
Coast Insurance History  
Additional Hawaii Fire Figures

Circulating Extensively in all the  
States and Territories of the  
Pacific West

*Price 25 Cents*  
*\$3.00 Per Annum*

Subscribers in the East, in Europe, in  
South America, Japan, China, and  
Australasia



# *The* **LIVERPOOL** *and* **LONDON** *and* **GLOBE**

**Insurance Company, Ltd.,**

*Established in 1836*

*Entered United States in 1848*

*Pacific Department Established in 1852*

---

---

NEW YORK OFFICE: 80 William Street  
CHICAGO OFFICE: Insurance Exchange  
NEW ORLEANS OFFICE: Cor. Carondelet and Common Sts.  
SAN FRANCISCO OFFICE: 444 California Street

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Assets in United States, Jan. 1, 1919, \$17,083,985.30  
Has Paid \$160,000,000 Fire Losses in this Country

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**FIRE, MARINE and INLAND INSURANCE**

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## **Star Insurance Company of America**

*of NEW YORK, N. Y.*

*Incorporated in 1896*

CAPITAL . . . . .	\$ 400,000.00
NET SURPLUS . . . . .	\$ 511,194.08
ASSETS . . . . .	\$1,577,568.13
SURPLUS TO POLICYHOLDERS . . . . .	\$ 911,194.08

---

---

Pacific Department in Company's Bldg., 444 California Street, San Francisco

**THOS. H. ANDERSON, Manager**

**GEO. F. GUERRAZ, Asst. Mgr. LOGAN B. CHANDLER, Dep. Asst. Mgr**

---

---

### **SPECIAL AGENTS**

R. H. ROUNTREE	HARRISON HOUSEWORTH	C. A. LOTHROP	GEO. J. JANES
F. E. ATKINS	CHESTER S. MYRICK	W. H. GASCOIGNE	WILLIAM A. SEXTON

FIRE



MARINE

**CONFLAGRATION-PROOF INSURANCE**

**TOTAL ASSETS OVER ONE HUNDRED MILLIONS**

**LOSSES PAID TO DATE  
OVER TWO HUNDRED and FOURTEEN MILLION  
DOLLARS**

**LOSSES PAID IN SAN FRANCISCO CONFLAGRATION  
OVER SIX MILLION DOLLARS**

PACIFIC DEPARTMENT

GREAT AMERICAN. PHOENIX OF HARTFORD

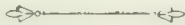
AMERICAN ALLIANCE. PROTECTOR UNDERWRITERS

EQUITABLE FIRE & MARINE INSURANCE CO.

GEO. H. TYSON GENERAL AGENT  
HERBERT FOLGER ASST GENL AGENT  
SAN FRANCISCO

CHAS. A. HULME, MARINE BRANCH MANAGER

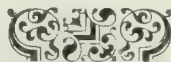
PACIFIC MARINE DEPARTMENT  
HOME INSURANCE CO. OF NEW YORK



**AUTOMOBILE—RENTS—PROFITS, USE AND OCCUPANCY—  
TOURIST FLOATER—MAIL PACKAGE—  
SPRINKLER LEAKAGE—EXPLOSION—  
BOMBARDMENT, RIOT and CIVIL COMMOTION**



**AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE**



# The Oldest Company in America

*Issued its first Policy in 1843*

Three **leadership** achievements of the **Mutual Life**: — The American Experience Table of Mortality, the corner-stone of modern life insurance. The “contribution plan” of surplus distribution, used almost universally by American companies. The Continuous Instalment policy, the basic form of all Life Income contracts.

“**Mutual Life**”—known in every household. Unexcelled policies and service, notable financial strength, co-operation with agencies. Life Insurance at its best!—the Agent’s desire and ideal.

*For terms to producing agents address*

## The Mutual Life Insurance Company of New York

34 NASSAU STREET, NEW YORK CITY

### Swift Kick

Did you ever read Swift & Co. “Encouraging Bolshevism” ad? A slam at the Federal Trade Commission and the Department of Justice.

### Insurance Stock

An Illinois paper says: Jas. A. Capps, a Maquon farmer, parted with a one thousand dollar government bond and \$1,000 in cash to a stranger for forty shares of stock in an Indiana insurance company. He may get the bond back, as he did not properly transfer it, and it was returned to a Knoxville bank for transfer. We remember some London or near-by folks bought stock in a new insurance company a few years ago. They still have the stock.

### Lumbago

Lumbago, according to Doctor Pometta, head of the medical department of the Swiss Accident Insurance Institute, may be purely rheumatic, or result from strain to a muscle, or be produced by a chill when overheated. He says massage is the best treatment, and that recovery should take place in from six to eight days at the outside.

### Soviets’ Bank

The soviets of North Dakota established a bank on nominal capital, persuaded their friends and other simple minded to deposit their money, and then lent all the deposits to themselves—and failed in schedule time. Just like their fellow bolshevists in Russia.



**INCORPORATED 1861**

# The California Insurance Co.

**Cash Capital, . . . . \$400,000 00**

**Net Surplus, . . . . 414,251 03**

**Total Assets, . . . . 1,579,366 87**

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE:** Company's Building, 550-558 Sacramento St.  
**SAN FRANCISCO, CAL.**

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R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;  
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Paid \$2,557,000 in San Francisco conflagration without discount or compromise,  
and at the rate of "Dollar for Dollar."

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## American Central Insurance Co. of St. Louis

Assets . . . . . \$4,562,928.19

## St. Paul F. & M. Insurance Co. of St. Paul

Assets . . . . . \$14,133,755.27

## Royal Exchange Assurance <sup>of</sup> London

Assets . . . . . over \$51,000,000.00

### Mercantile F. & M. Underwriters

Minnesota Underwriters      Exchange Underwriters

Lloyds Plate Glass Insurance Company

Massachusetts Bonding and Insurance Company

*Fire, Tornado, Automobile, Rents, Sprinkler Leakage, Explosion,  
Riot and Civil Commotion, Use and Occupancy, Plate Glass,  
Parcel Post, Tourist Baggage, Inland Transit Insurance*

PACIFIC DEPARTMENT

241 Sansome Street,      -      San Francisco

**BENJAMIN GOODWIN, Manager**

**JOHN B. FRITSCHI and J. R. MACKAY, Asst. Manager**

### Union Disloyalty

There is a big, threatening police union in Great Britain. Last June the police voted almost unanimously to strike—to desert—and let the enemy do its worst; but finding the government prepared to fill their places the strike was called off—for the present. The tone of talk was dictatorial, hostile as to the government but subservient to organized labor.

One speaker said: "We shall strike when it suits us, not when it suits the government."

Another speaker said: "There will be no press notice when you strike. Some night, cyclists will tell you to trike. We shall then have the pledges of the railwaymen and other workmen to act with us."

As in America, organized labor says, or thinks, the public be damned.

As the prime minister said, organized labor, led by bolshevists (socialists), has become "an anarchist conspiracy."

It is a part of sanity to admit this and act accordingly.

The  
Metropolitan  
Life  
Insurance Company

*Pacific Coast Head Office*

*Metropolitan Life Building*

Pine and Stockton Sts.

SAN FRANCISCO

## Build Your Own Business



under our direct general agency contract. Our Policies provide for:  
**DOUBLE INDEMNITY,  
DISABILITY BENEFITS,  
REDUCING PREMIUMS.**

See the new Low Rates.

JOHN F. ROCHE, Vice-President

**The Manhattan Life**  
Insurance Co. Organized 1850

66 Broadway, New York

Leave it to a college professor to think up something strange and strangling as Prof. Fisher of Yale with his "adaptable dollar." He is also an insurance expert of the German compulsory type.

### FREE SERVICE

The Coast Review's Legal Department will freely aid

#### Agents and Policyholders.

We are not assuming to take the place of Lawyers, but will help to assure the need of

#### Expert Legal Advice.

If claim be certainly valid our Legal Department will say YES! if invalid, NO!

### AGENTS WANTED

Every advertiser in this Journal is guaranteed as worthy the confidence of Agents and Brokers. Applications for AGENCIES will be considered by the Companies or their Departmental or General Agency representatives, if a new Agency is to be established or if an old Agency is to be changed.

Write your application and state your experience, your qualifications, and about how much business you can give the Company.

Probably the field representative will call on the Applicant.

It may help the Applicant to mention the Coast Review; it won't hurt him anyway; that is, if he doesn't forget to.

### Art

Art is intuition and intuition is individuality. The result of a work of art is intuition. Intuition is expression. Pure intuition is itself lyricism. A landscape is a state of the soul. A great poem may be all contained in an exclamation of joy.—Croce.

### Partnership

In action by widow and daughter of deceased partner against surviving partner to set aside sale of deceased partner's interest to surviving partner, evidence of the undervaluation of the property and of surviving partner's failure to disclose true facts, held admissible on issue of fraud in fact, and upon issue of constructive fraud arising from the trust relationship of the parties.—107 A. 602.



# Union Assurance Society Limited

OF LONDON



Founded in 1714

# Law Union & Rock Insurance Company Ltd.

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

HARRY H. SMITH, Manager.

Branch Secy.

GEO. W. BECK, General Agent, DENVER, Colorado

SPECIAL AGENTS: N. L. Nelson, C. F. Hutchings, San Francisco;

I. P. E. Reynolds, Portland; John Perry, Spokane; C. T. Deatrick, Los Angeles

## Deeds

Greater strictness is required in the construction of deeds than of wills.—82 So. 668.

San Francisco, Sept. 18.—“Of all men Theodore Roosevelt was most like most Americans. Of all Americans he had come nearest to expressing and embodying the patriotic ideals of his fellow-countrymen.” This expression by Benjamin Ide Wheeler, President Emeritus of the University of California, put before the prominent Californians in conference during the week at the Palace Hotel to outline plans for the perpetuation of the Roosevelt citizenship ideals, laid the foundation in California for an Americanization campaign for the betterment of Ameri-

can citizenship in connection with the Roosevelt Memorial. It is thought the memorial campaign will be subscribed before the end of the campaign, ending on Roosevelt's birthday, but it is planned to keep the “America first” slogan of Roosevelt always fresh in the minds of future generations.

According to a press dispatch the War Risk Bureau may be abolished and every soldier presented with a \$2,000 paid up policy. He would prefer a pension.

The California branch of the new American Legion denounces strikes of fire-extinguishers and policemen. In other words opposed to their unionizing, for the object of every union is to strike.

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## LIFE

At the American Life Convention Medical Director Klaverness of the Surety Fund Life criticised the prohibition law as confiscation and asserted the moderate use of liquor adds to longevity.

## FIRE

If Fire Preventer Wentworth has his way, and prevents all the preventable fires, there will be nothing to prevent half the fire offices, half the fire officers and agents and half the fire-extinguishers from retiring from business.

## MARINE

A derelict, thought to be that of the Admiral Knight, burned some time ago, has been sighted off the British Columbia Coast.

The last steamer from Dawson for Yukon town points left on September 30. The last steamer for White Horse steamed up on October 15. The Yukon was throwing ice on October 1.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital

**\$5,000,000.00**

Net Surplus

**\$8,904,032.69**

Surplus as to

Policyholders

**\$13,904,032.69**



Cash Assets Now

**\$32,074,778.15**

Losses Paid

in 99 Years

OVER

**\$173,000,000.00**

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

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(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

# HARTFORD FIRE

Insurance Company

Chartered 1810



**FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE**

Assets, January 1, 1919, **\$39,723,888 62**

Surplus to Policyholders, **11,823,660 08**

**DIXWELL HEWITT, General Agent**

**ADAM GILLILAND, Assistant General Agent**

**438 California Street, SAN FRANCISCO**

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OCTOBER, 1919

# The Coast Review

## INSURANCE

Subscription, \$3 a Year

In the 48th Year

Foreign, \$3.50

Volume 95

San Francisco, California, U. S. A.

Number ten

Entered at San Francisco Postoffice as second-class mail matter

### **WAR DIVIDENDS ARE OFTEN MISLEADING**

In all branches of business, including insurance, war-time dividends paid to stockholders are generally misleading to the general public which takes any note thereof. The insurers, notably marine writers, have taken large additional risks directly or indirectly owing to war conditions. Many contractors and builders and manufacturers have been obliged to buy new machinery and build new structures and borrow new capital, for temporary use, entailing financial losses inevitably. Their extra dividends have been well earned, and only those well equipped for war business, as a rule, will show any material permanent gains.

Let us growl about something else.

### **STRIKE LOSS INSURANCE**

Labor unions assess their members to create a strike benefit fund. When the fund is large enough there usually follows a strike, which justifies the existence of the walking delegate, who, by the way, draws his usual pay. He suffers no loss by the strike which he incites.

Employers, in some cases, agree to indemnify their fellows for losses of profits or for expenses during the strike period.

If there were a strong Strike Loss Insurance Company, covering loss of profits, or at least guaranteeing taxes, expenses and interest during the time of the strike, such general insurance might deter strikers who are resolved to punish the bosses even if the strike be unsuccessful.

Statistics of employers' losses by shut-downs, could be gathered in sufficient proportion to be serviceable in making safe rates— safe if the underwriters can k. o. all risks which want and may by trick bring on a strike. For there are manufacturers and others who are overstocked and may doubly profit by a strike.

OCTOBER

THE COAST REVIEW

INSURANCE AND INVESTMENTS

Entered at San Francisco Post Office in September, 1871, as second-class mail

SUBSCRIPTION \$3 A YEAR: MONTHLY SUMMARY SUPPLEMENTS 60 CENTS A YEAR

Sample Copies Free to any part of U. S., except San Francisco

NO FREE ADVERTISING

Cruelty is a sign of cowardice.

Living expenses have increased 75 percent.

In bank deposits the leaders in Oregon are, in order given, Portland, Pendleton, Astoria, Salem, Eugene. So Pendleton is the second city in the state.

Fraud vitiates any transaction into which it enters, and fraud on the part of insured will render the insurance contract void, without any express provision to that effect in the policy.—81 So. 690.

Provision in a policy, insuring against bodily injuries, that written notice should be given insurer within 30 days from injury is of the essence of the contract, and like other contracts should be construed so as to give effect to intention and express language of parties.—124 N. E. 223..

A democracy that is not free must cease to be.

Ten Years Fire Premium Totals

	Premiums	Losses	Ratio
California . . .	\$166,291,355	\$60,269,639	36.30
Washington . . .	54,863,298	27,157,575	49.54
Colorado . . .	32,001,525	11,612,279	36.28
Oregon . . . .	28,601,150	14,115,050	49.33
Montana . . .	22,918,192	10,118,096	44.17
Idaho . . . .	12,939,210	7,344,556	56.92
Arizona . . . .	9,260,865	4,256,784	45.98
Utah . . . . .	8,739,978	3,916,670	44.85
New Mexico . .	6,515,324	3,706,182	56.90
Wyoming . . . .	5,291,786	2,099,965	39.68
Grand Totals . .	\$347,422,593	\$144,596,196	41.61

Compiled from the Southern Underwriter's tables.

Cyclopedia of Insurance in the United States

The 1919 edition of this unique and useful cyclopedia has just been issued by the publisher, R. B. Caverly, 38 Park Row, New York.

There are two sections, separately indexed, in front—the fire insurance section and the life, casualty and security section. The annual contains 613 pages, of which 140 are devoted to biographical sketches. A good feature is an index to such biographies in previous years.

Contents are arranged alphabetically, which facilitates references. Subjects are treated at informing length, as—Co-Insurance Clause, four pages; Death Roll, 1918, six pages; Laws Against Discrimination in Rates, eight pages; National Association of Locals, four pages; National Board and members, six pages; National Fire Protection, three and a half pages; Rent Insurance, two pages; Use and Occupancy, two pages, etc.

Actuarial Society of America, six pages; American Institute of Actuaries, four pages; American Life Convention, three pages; Association of Life Insurance Presidents, page and a half; Corporate Suretyship, two pages; Casualty Death Roll, four pages; Fraternal Beneficiary Orders, nine pages; etc.

To properly appreciate the value of this encyclopedia, consult it.

One who does not his duty as he sees it, loses in character, in strength.

# INSURANCE IN THE HIGHEST COURTS

## RECENT RULINGS

### LIFE INSURERS IN COURT

#### OREGON

*Hinkson v. Kansas City Life Ins. Co.* 183  
Pacific Reporter, Sept. 22, page 24.

#### Instructions

An instruction relative to authority of a general state agent of an insurance company to accept payment of premiums, "but you are further instructed that, if the officers had an opportunity to inform themselves of the facts and circumstances \* \* \* and failed to do so, it would be equivalent to such knowledge," was erroneous, being too broad; the mere opportunity to acquire knowledge not being equivalent to knowledge.

#### Failure to Pay Premiums

Where the premium on a life insurance policy is not paid when due, and the payment thereof is not waived or extended by the insurer, the insurer may cancel the policy and retain premiums paid.

#### Declarations of Agent

A declaration or statement made by an agent of an insurance company to the effect that he is authorized to collect premiums is of no effect and not binding upon the company.

#### Wrongful Cancellation of Policy—Recovery of Premiums

If an insurance company wrongfully declared a policy forfeited and refused to accept a premium when duly tendered, the insured may consider the policy at an end and bring an action to recover the just value of the policy,

in which case the measure of damages is the amount of premiums paid with interest on each from the time it was made.

Consolidated actions by Andrew H. Hinkson against the Kansas City Life Insurance Company. Judgment for plaintiff, and defendant appeals. Affirmed.

The general agent was L. V. Rawlings. Defendant said he was without authority to receive the premiums.

Defendant admitted receiving from plaintiff \$1,765.59 premiums on various policies.

#### Trick of Life Agent

Where agent induced insured to accept new policy in lieu of old one, and during consummation of transaction, through manipulation of papers and substitution of certificate of loan for application, the two being of same size, shape, color, and type, secured insured's signature to the loan certificate, though insured had no knowledge of loan certificate and no reference thereto had been made during negotiations, insured was entitled to cancellation of second policy and loan certificate, and to reinstatement of first policy.—*Maupin v. Missouri State Life Ins. Co.*, 214 S. W. 398.

#### Incontestable

Where a life insurance policy provided in bold-faced type that it would "be incontestable from date of issue," insurer could not set up a plea of fraud in an action on the policy.—99 S. E. 806.



**Not a Discrimination**

Despite N. Y. Laws 1892, prohibiting life insurers from making any discrimination in favor of individuals of the same class, and the like, Pennsylvania statute, whichever was applicable, a life insurer could not plead as a defense, when sued for the guaranteed cash value of a 20-payment policy, that its issuance of such policy, in return for insured's surrender of his old policy, and his agreement to pay premiums for 10 years, was a discrimination rendering the policy illegal and void, since its discriminatory character did not appear at the time, while no one can profit by his own fraud, as by retaining premiums paid under the old and new policy while disclaiming liability.—*Quast v. Fidelity Mut. Life*, 123 N. E. 494.

## MISCELLANEOUS INSURERS IN CORUT

**Held on to Stanchion**

Where plaintiff passenger was injured by the sudden starting of defendant's street railways company's car which she was boarding, caused to lose her balance, and was dragged and thrown upon the pavement, held that plaintiff was not negligent because she held to the upright rod or stanchion instead of letting go at once.—*Baldwin v. Kansas City Rys. Co.*, 214 S. W. 274.

**Knowledge of Insurer**

Insurer, by issuing fire policy and accepting and retaining premiums with knowledge that insured did not own property, as stated in his application, waived by-law provision invali-

dating policy upon insured's failure to state his interest was not absolute. *Pearman v. Farmers' Mut. Fire Ins. Co. of Chariton County*, 214 S. W. 292.

**Sickness**

Policy of insurance covering accident and health indemnity, with indorsements and attached papers, held to provide for a death benefit upon death resulting from sickness, as well as from accident.—*Phillips v. Duluth Casualty Ass'n*, 168 N. W. 9.

**If Insured Signs a Release**

Where insured thought he had practically recovered from injury, and so reported to company, which accepted report and settled according to claim in full, and insured signed a release to that effect, there could be no recovery for future consequences of injury.—*General Accident, Fire & Life Assur. Corp. v. Harris*, 78 So. 778.

**Injuries by Insane Person**

Under accident policy, where only 10 percent of the face is payable for an injury intentionally inflicted, only such amount can be recovered where injury was inflicted by an insane person, who understood the physical nature and consequences of the act, but not that it was morally wrong.—*Rider v. Preferred Acc. Ins. Co. of New York*, 170 N. Y. S. 974.

**Premiums After Accident**

Under an accident policy entitling insured to payments for not exceeding 24 consecutive months while totally disabled, the insurer's liability be-

came absolute when an accident occurred and right to indemnity payable in future installments was not contingent upon payment of premiums falling due after date of accident.—*Rechtzigel v. National Casualty Co.*, 173 N. W. 670.

#### **Loss of Entire Sight**

Under an accident insurance policy, there was "loss of entire sight of one eye," where insured's eye became incurably sightless and useless, although a slight light perception still remained.—*Watkins v. United States Casualty Co.*, 214 S. W. 78.

## **FIRE INSURERS IN COURT**

### **NEW YORK**

*Clover Crest Stock Farm, Inc., v. Wyoming Valley Fire Ins. Co. et al.* 117 N. Y. S. 771.

#### **Pleading—Waiver of Objection**

Where defendant companies alleged that plaintiff's policies had been forfeited by carrying unauthorized concurrent insurance and by repairing insured buildings contrary to terms of the policies, any error in plaintiff's failure to reply to such new matter held not available when first raised by defendant's brief many months after the trial.

#### **Knowledge of Agent — Concurrent Insurance**

Where agent of defendant companies knew that plaintiff's were carrying concurrent insurance when he issued their policies, his knowledge is imputed to defendants, irrespective of whether the agent communicated knowledge to them, or even misinformed them as to it.

#### **Concurrent Insurance—Waiver**

Where defendant companies issued policies containing provisions against concurrent insurance with knowledge that certain insurance was already outstanding, the policies are not invalidated by the concurrent insurance then outstanding.

#### **Concurrent Insurance—Rider**

The phrase "other concurrent insurance permitted," in a policy rider, held not limited in amount by unrelated figures preceding the quoted phrase.

#### **Concurrent Insurance—Permit**

A rider, permitting specified amount of other concurrent insurance upon the premises, held unambiguous, and not subject to construction.

#### **Forfeiture**

Concurrent insurance, exceeding amount permitted by a rider to the policy, and in violation of provisions in body of policy, forfeited the policy.

#### **Waiver—Knowledge of Agent**

Fact that agent of defendant companies was informed that plaintiff intended to take out other insurance and was instructed to incorporate a provision allowing such insurance in the policies involved does not constitute a waiver, or estop defendants from insisting that policies were forfeited by concurrent insurance, since agent's knowledge of insured's intention to increase his insurance does not relax terms of policy.

#### **Waiver—Examination of Insured**

Where a policy contained a clause, pursuant to Laws 1886, that its examination of insured should not waive conditions in policy, etc., an examina-

tion of insured's president does not waive insurers' right to enforce a forfeiture upon ground that insured carried concurrent insurance.

**Waiver—Retaining Proofs of Loss**

Fact that defendant companies retained proofs of loss voluntarily made by insured does not waive the insurers' right to claim a forfeiture of the policies upon ground that unauthorized concurrent insurance was carried.

**Forfeiture—Mechanics' Clause**

A provision forfeiting a policy if mechanics were employed in altering the premises for more than 15 days at one time is highly penal, and will not be enforced on mere inferences.

**Forfeiture—Evidence**

Evidence that mechanics were employed about the insured premises for some 6 months held insufficient to show that they were engaged for 15 consecutive days, within provision forfeiting the policy if mechanics were employed for more than 15 days at any one time in altering premises, etc.

**Mortgagee's Rights**

Under policy providing that certain forfeiture clauses should apply to both insured and its mortgagee, the mortgagee's rights against the insurer are not greater than are those of insured.

An insurer's contract with insured's mortgagee is separate from that with insured, but both contracts are open to the defense of forfeiture, although the mortgagee is not bound by insured's failure to file proofs of loss.

**Ground for Non-Suit**

In a suit upon a fire insurance pol-

icy wherein plaintiff's evidence showed his violation of express terms of the policy as to occupancy, in terms avoiding the policy, it was not error to grant a non-suit.—*May v. Globe & Rutgers' Fire Ins. Co.*, 99 S. E. 631.

**Insurable Interest**

The interest of purchasers under an installment land contract giving them possession and providing for conveyance of title on full payment is insurable.—*In re Boshart's Estate*, 177 N. Y. S. 567.

**Broker's Oral Contract Not Binding**

Sending of notice of expiration of a fire and theft policy on an automobile to the insurance broker, who had procured the application for the policy by the insurer's agent, was not evidence from which it could be found that the insurer had clothed the broker with authority to bind it by an oral contract of insurance, or by an agreement to issue a policy.

Statements made by broker to an automobile owner, after expiration of a policy of fire and theft insurance on the car, that the owner would be held covered with insurance, held inadmissible to establish the agency of the broker for the insurer, and not binding on the insurer.

In an action by automobile owner against an insurer on its alleged oral policy against fire and theft, evidence held insufficient to warrant finding that an insurance broker, who had procured the original policy, and who, after its expiration, told the owner that he would be held covered, had



any express or implied authority whatever to act for the insurer.

Oral contracts of insurance, as of an automobile against fire and theft, are legal and binding.—*Sheridan v. Massachusetts Fire & Marine*, 124 N. E. 249.

#### Broker not Agent

An insurance broker, who solicited an automobile owner's application for fire and theft insurance, and obtained from the insurer's agent the policy which was issued, was not thereby constituted the agent of the insurer. 124 N. E. 249.

#### Ordinances for Fire Zones

In the new building code now being formulated for the City of Pittsburgh provisions are made for a zoning system in regard to fire risks and the class of buildings that may be erected in each zone. The city is divided into three zones, known as Nos. 1, 2, and 3. In the first zone, according to the ordinances now being published to comply with the law making them legal, the first zone will require only fire resisting construction; the second zone will not be so closely restricted, but certain classes of risks will be required to be housed as if they were in the first zone, while in the third zone the restrictions are not so severe and frame construction for dwellings and certain other classes of risks will be permitted.—*Insurance World*.

The root of socialism is the desire to start all over again. This too is the root of plundering war.

#### INVESTMENTS

The ordinary investor, at least, should avoid all new industrials.

Here is an 8 percent (\$15,000,000 issue) cumulative convertible sinking fund first preferred stock.

It is easy to make a bad investment, especially when you buy realty. Down town realty requires brick or stone buildings or will when the "fire limits" are extended. A partial fire loss of frame may be total under the ordinance. Business shifts from street to street. Values of today may not be retained next year. Even skyscrapers feel this decline. On the other hand the investor "farther out" may strike it rich. It is a gamble.

Money is said to be plentiful and idle, in banks, but good utilities and industrials pay the same interest rate as formerly.

There is some progress in realty sales but building lags on account of \$8 to \$10 a day wages and the corresponding advance in material costs.

Women investors should buy securities through one reputable and recommended stockbroker, and not from "friends" and strangers.

This is good advice to anybody.

There is now a demand for country places. Real values are generally uncertain and only a very expert buyer will be undeceived. Condition of the buildings is the best evidence of prosperity or poverty. Distrust everything the agent or owner says.

Liberty bonds and War Savings stamps are good investments.

### League of Nations

**Membership:** Signatories of the Covenant, and also other invited states admitted by two-thirds of the Assembly. Withdrawal requires two years' notice.

**Seat of the League** to be at Geneva, with a permanent Secretariat.

**Assembly:** Consists of representatives of Members, and will meet at agreed times. Voting by State, each Member having one vote and not more than three representatives.

**Council:** Consists of representatives of the five great Allied Powers, and four other Members selected by the Assembly. Will meet at least once a year. Voting by States, one vote each.

**Decisions:** Must be unanimous, by both Assembly and Council, except as to procedure, and in certain cases specified in the Covenant and in the Treaty, where decisions shall be by a majority.

**Armaments:** The Council will formulate plans for a reduction of armaments. Plans will be revised every 10 years. No member shall exceed the armaments fixed without the concurrence of the Council.

**Prevention of War:** Council will meet and consider what common action shall be taken upon war or threat of war. Arbitration or inquiry as to disputes is provided. War not to be resorted to until three months after the award of Council. On failure to carry out the award, the Council will propose the necessary measures. Members resorting to war in disregard of the Covenant will immediately be debarred from all intercourse with other members. Council will con-

sider what military or naval action can be taken by the League for the protection of the Covenants.

**Treaties:** All Treaties will be registered and published. Nothing shall affect Treaties of Arbitration or regional understanding like that of the Monroe Doctrine for securing the maintenance of Peace.

**Mandatory System:** Tutelage of nations not yet able to stand by themselves will be entrusted to advanced nations. Three stages of small national development are recognized, as: in communities of the Turkish Empire, communities in Central Africa, and communities in Southwest Africa and in the South Pacific Islands.

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### Unpleasant but True

Organized supporters of any political measure should by law be required to report the sources of their income and the persons to whom money was paid, and to name the candidates to whom they had pledged support at the polls. Vast sums of money are raised and expended in American election campaigns, and legislators and officials are bribed directly or indirectly. Campaigns of many candidates are secretly financed by organizations of various kinds, of good and bad intentions, in return for secret pledges to vote for and otherwise support stipulated measures. Let us vote knowingly, as far as possible in so large a country.

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Either the people will rule the labor trust with its massed vote, or the labor trust will rule the people and the nation disappear in a bloody cloud of bolshevism.

## FOREIGN

A farm of 21 acres in England recently sold for \$19,000. Apple farms in Washington have sold for \$3,000 an acre.

In Great Britain there is a socialistic (bolshevistic) movement for the nationalization of the coal mines. If it succeeds the effect may be very disastrous to British industries dependent on cheap coal; for the object of the movers is to increase wages and "share the profits" (and freeze the poor), and there certainly will be an increase of coal cost and also an increase of taxes.

The present population of Germany appears purposely exaggerated. At the beginning of the war it was 68,000,000. The claim is now 65,000,000. This is absurd. The empire has lost about 8,000,000 by loss of territory, and 4,000,000 by war and other excess mortality. This would leave a present population of only 53,000,000. Any German is at liberty to correct this.

In England and Wales there are more than 9 percent of the population living more than two in a room.

Coal mining accidents in the United Kingdom average 1,100 persons killed a year. The present average is 1,240. The notable injuries average 160,000 a year. There are 1,000,000 persons employed. Fatalities are more than one percent per annum. Over one-sixth of the workers are so injured as to lose more than a week's work. It is a high price that we pay for coal.

There were 6,000,000 deaths from influenza in India, or a million a month, against an average of 46,000 a month from the bubonic plague in the course of years.

In England an auctioneer was fined \$10 for selling whisky at more than government maximum price and the buyer was fined \$5 for paying it.

Average coal mining earnings per shift in Wales has doubled since August 1, 1914. The cost of living has doubled too.

In Britain the income tax begins at \$650 income. Bachelors pay much more than married men. Serves 'em right.

### Life Insurance Investments in Railroad Securities

When you consider that a fourth of the provision made after death by owners of life insurance policies is invested in railroad securities and that thirty million people own the forty-six million life insurance policies now outstanding, secured by the investments of the great insurance companies, with one-quarter of them railroad securities, you realise how important become the methods under which these properties are to be returned to their owners.—Warfield.

The Mutual Life of New York has been doing business for 76 years.

Montana's average fire premium rate last year was 1.94. In the previous year, 2.05.



**GENERAL****German Insurance Funds in This Country**

Such funds as remain out of the German moneys and properties taken over by the American authorities will not be returned to the former owners, who must look to their German government for indemnity. The enemy alien properties will be sold (or have been) and the proceeds and bank deposits will be applied to the payment of American claims against Germany and German people.

Such are the ways of war.

**Suits Elsewhere**

An insurer cannot enforce a provision of its policy and by-laws prohibiting the maintenance of suits on its policies elsewhere than in the county of its domicile; such contract stipulation being contrary to public policy.—*International Travelers' Ins. Co. v. Harris*, 212 S. W. 933.

**Retrial not a Replica**

A retrial after reversal on appeal does not mean a mere replica of the former trial, but is a trial in the light of the experience and knowledge which may have been acquired in the interval.—*Barber v. Hartford Life Ins. Co.* 214 S. W. 207.

Volcano Mauna Loa, on island Hawaii, has been discharging its duty to tourists, with a stream of lava 1,000 feet wide racing into old ocean's melancholy waste at twenty miles an hour.

**Building**

Contract for a \$40,000 dwlg at n. e. cor. Buchanan and Vallejo sts., San Francisco; also a \$75,000 apartment house at s. w. cor. Pine and Stockton sts., opposite Metropolitan Life building.

In building permits costs for August San Francisco leads. Los Angeles is next, and Seattle is third, all with large gains over August last year.

In the past six months the principal cities of the entire country report very large gains in building contracts over same months of 1918. This sounds good.

**Scheme for Bond Mutual?**

The new Contractors Service Corporation proposes to contractors that they place all their bonding business with it, as it is owned by the Associated General Contractors' Association of America, and "a large volume of business in one agency spells power and influence with the companies."

Contractors are promised lower rates and adequate coverage. The dividends will create a fund which will be so used as to make it unnecessary to patronize the companies if they do not give fair treatment.

**Check Payable After Death**

Bank checks may be made payable at a fixed time after the occurrence of an event that is certain to happen. A check made payable one day after the death of the maker is technically a "bill of exchange," and is valid, if given for a sufficient consideration.—172 N. W. 363.

### Effects of Influenza

The actuary of the Connecticut state insurance department, at the recent Insurance Commissioners' Convention, made an interesting address on the results of circularizing insurers for data of their influenza experiences, covering seven months from October 1, 1918, to May 1, 1919.

One large office reported that death claims resulting from pneumonia or influenza were approximately \$27,500,000, a total which is \$24,100,000 in excess of the claims normally to be expected.

Total death claims of this company were twice the normal amount. From these figures of one company, the average company experience from the epidemic and war may be inferred.

Another average experience, age under 40, showed the greatest number of claims in October, with a smaller total for the two succeeding months; and for January, February and March only half as many altogether as in October alone.

Age over 40 claims were only about a third as many as age under 40, but the total of losses was half as much.

October death claims among fraternal societies were twice as much as in preceding Octobers for three years.

Sickness claims increased 101 per cent.

For the first six months of 1918 life insurance written increased 79 percent over same months in 1918. This is a good showing but if the epidemic recurs this winter the increase may be regretted.

Actuary Tarbell has succeeded in compiling very interesting and suggestive data.

### Climate and Building Materials Determine Fire Waste

There are no reliable statistics of fire losses in the United States nor in Europe.

Such limited figures as are serviceable indicate an average of about 80 cents per capita in Europe and \$3 in America.

Superficial thinkers upbraid America for this great difference. But our large fire loss is natural and inevitable.

We have good building laws and the very best fire protection. European fire protection would be entirely inadequate if her homes and towns and cities were largely built of wood, as in this country.

The geographical center of America is much nearer the equator than is that of Europe. Solar heat units are far greater in America.

Hot climate and wooden construction are conditions which increase fire losses. We have both.

Let us quit worrying about the great American fire waste.

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### Garnishment

Community funds in name of wife may be impounded by garnishment in aid of judgment against husband.—S. W. 971.

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Early wet rains are predicted, by prophets who consult nuts, barks, squirrels, goosebones and peachskins "I never knew it to fail."

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The Ætna Fire of Hartford has been doing business for 100 years.

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There are more assessment than old line societies.

### Premium Collection

A declaration or statement made by an agent of an insurance company to the effect that he is authorized to collect premiums is of no effect and not binding upon the company.—Hinkson v. Kansas City Life Ins. Co., 183 P. 24. (Or.)

### Why Not a Quarterly Statement?

Banks print and publish quarterly statements of their condition.

It would not be so easy for our big insurers to prepare such statements, but they could approximate reserve and unpaid loss liabilities.

Such publications would likewise inspire additional confidence, which might be useful when the papers are daily reporting large fire losses.

But the bank publication may bring new depositors while the insurance publication of resources will not bring a new insurance applicant into the office of the company or agent.

Still it would look well in print to say:

The Fire Loss Payer  
announces  
A 20 Per Cent Increase in  
Business  
An increase of \$500,000 in  
Assets  
An Increase in Percentage  
of Surplus Funds  
Since January 1, 1919

Sir William Crookes, the great physicist, who died at age 86, was the world's discoverer and authority on radiant matter. He explained why bodies appear to weigh less when hot,

and invented the radiometer. He invented also the spinthariscopes (spark-scope). If the tiny metal rod has but touched a vessel that has contained radium it will show the luminescence of bombarding radium  $\alpha$ -particles. He devised Crookes vacuum tube.

### Boycotts in China

Straw hats have been having a bad time in China, when they were of Japanese makes. Chinese in enforcing their boycott against everything Japanese, because of the rights the peace treaty gave to Japan in Shantung, snatched Japanese hats from any one who had the hardihood to wear them, when the heated season began. Japanese hats had become popular, too, because of their cheapness.

Destruction was not enough for the boycotters. The hats were executed after the fashion the Chinese have for bandits and other undesirables. Remnants of rims and crowns were nailed up in public places with warnings for any other Japanese hats that might come that way.

The boycott was not confined to hats, by any means. For a time it developed into a "general strike" of Chinese merchants. They closed their stores rather than sell goods against which they had a natural antipathy.—The Nation's Business for October.

Some old rumors, often proved false, have again floated to the surface; but of course we ignore them.

Known "Reds" should be deprived of suffrage.



**Burning Money**

Life is gay and blithe and sunny since the peace dove hit the breeze; every one is burning money just as though it grew on trees. I insist on thrift and saving, but there's none to heed my words; johnnies say that I am raving, and throw money to the birds. Men are drawing princely wages, and their breasts are filled with mirth, and they jeer foreboding sages who predict a day of dearth; but that day will come as surely as tomorrow's sun will rise; things will then be going poorly with the giddy spending guys.

Things won't boom along forever as they're booming now, my friends; and the man who's truly clever saves as ably as he spends.

It is patent to the knowing, in expansive times like these, that the kopecks won't be growing always on the shrubs and trees.

There will come a day of trouble, when this boom is left behind, and the kopeck and the ruble will be mighty hard to find; happy then the lads whose wages have been safely placed in brine, who obeyed the seers and sages, when the saving graft was fine. And how sick will be the mortals who like spendthrifts now behave, who reply with jeers and chortles when we call on them to save!—Walt Mason.

The above, one of Walt Mason's famous prose poems, although copyrighted, is printed through special permission given by Mr. Mason to the United States War Loan Organization.

Buy War Savings Stamps.

Do the best cellars now increase the fiery hazard?

**Cure for Mushroom Poisoning**

Even in the best of restaurants it is possible to suffer from mushroom poisoning—if you eat mushrooms. Even the most careful gatherer of mushrooms from field and forest may pick the poisonous variety. Merely handling it may poison the handler.

At once take a strong emetic and thereby free the system from poison not already absorbed.

As soon as possible procure some atropin. Inject 1-60th of a grain hypodermatically in the arm or near the heart, twice every half hour until recovery is assured.

**Cure for Seasickness**

Whirling, even swinging, makes some persons very dizzy and often "sick at the stomach." The organ of equilibrium is in the ear, and its unusual agitation causes dizziness and illness.

Reasoning from this fact, an American army doctor, during a rough passage across the Atlantic, tried packing medicated cotton in his ears. All seasickness at once ceased. Others aboard the ship tried the "remedy" and were at once relieved of mal de mer, the malady of the sea.

**To Save Charred Documents**

Documents that have been charred by fire are rendered readable if collodion is poured over the charred paper. In a few minutes this dries and a tough, transparent coating is produced through which the printing can be seen. Bank notes and other papers charred have been treated in this way with success.

**COLORADO**

27th Colorado Insurance Report, 1919. C. W. Fairchild, Commissioner of Insurance. A cloth bound book of 881 pages.

During 1918 more insurance was written in Colorado than in any previous year of the state's history. Receipts of department were \$335,146 against \$263,114 for 1917, an increase of about 27 percent. Expenses of department were  $8\frac{1}{3}$  percent of receipts.

It is a curious fact that fire insurance in force is about the same as life insurance in force in both 1917 and 1918 close.

Total premiums received in state, about \$20,000,000.

**FIRE MUTUALS**

Former restrictions surrounding domestic fire mutuals have been removed but there are no domestic mutuals licensed in the state.

The new mutual requirements require applications from 25 members upon not less than 100 separate risks and the collection of premiums equal to twice the amount of any single risk.

**LIFE**

Fraternal restrictions as to solvency have been lessened. There really are but two tests: adequate rates and collection thereof. The new law simply requires that the fraternal show at each triennial valuation the same degree of solvency percentage as shown by the December 31, 1917, valuation.

Four life entrants for 1918 are recorded. They include the Morris Plan Society.

Fraternal were hard hit by influenza in Colorado. Premiums, \$2,030,930, but losses paid were \$2,144,330.

Death claims of legal reserve companies increased 67 percent, an increase largely due to influenza.

**CASUALTY, ETC.**

Fidelity, surety and casualty business has increased much since 1914. Premiums last year, \$3,297,788, an increase of 150 percent over 1914.

**FIRE**

Colorado average premium rate, 1.29, is an increase of 17 cts. Loss ratio incurred was about 40 percent. Companies have made an underwriting profit every year since 1896, when there was a 74 percent loss ratio.

**CANADA**

Vol. 1 Fire and Miscellaneous Report 1919 of the Superintendent of Insurance Dominion of Canada, C. D. Finlayson. Book of 683 pages.

This annual ranks with the great ones. Contains Dominion legislation by provinces, insurance decisions, taxes and fees, in addition to fire and miscellaneous company figures and Canadian business in 1918. An all round serviceable report.

Fire losses are decreasing and the underwriters are now breathing. The 51 percent loss ratio is phenomenal. The total of \$38,184,939 is a little less than our Coast-West total.

The old records go back to 1869, and the average loss ratio is 59.5, which leaves no underwriting profit worth while, were it not for the fact that the expenses averaged only 34.8 percent of the premiums. This is 5 percent less than the U. S. A. rate.

Canadian companies expense ratio last year was 32 percent of income.

Dividends to stockholders amounted to 2.64 percent of income.

Sprinkler leakage insurance was unprofitable indeed, the losses exceeding the premiums.

The leading miscellaneous premium income is that of employers' liability, and next is hail—the two producing more than \$5,000,000. Automobile business produced \$2,153,014 premiums of which \$902,864 was for the fire risk.

Writers of hail insurance must make an initial deposit of \$50,000 as a special guaranty covering the "large liability likely to be incurred during the first year of operation and to guard against this class of business being undertaken by weak companies." Companies writing this class must set aside each year as a special hail surplus half of the hail profits for the year, until the fund equals 50 percent of the net hail premiums.

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#### October 9

This is a significant anniversary of the fire that destroyed Chicago in 1871. No better day could be selected for a general fire protection (remembering, talking, resolving and cleaning-up) day. Chicago was destroyed, not because it was a wicked city, as some folks said then—for the wickedest cities have never been burned—but it was destroyed by fire because it was unprepared, being ill constructed, filled with rubbish, with large areas with insufficient water supplies, and with politics in the fire department.

Other cities and towns likewise situated will burn. More great conflagrations will occur, and more insurers

will be unable to pay their losses, just as they were after the Chicago fire.

The intent and hope of fire prevention day is to lessen the possibility of conflagrations and serious fire losses, which are losses to the entire community. The people pay the fire losses. Take this thought home with you and inspect your chimneys and your lighting.

However, it will not be forgotten that Mrs. O'Leary and her cow and lamp, and the jolly houseparty that insisted on a milk punch in the cold and windy night of October 8, conferred great benefits on cheaply wooden built Chicago and taught American fire underwriters a needed lesson.

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#### Hail

In 1918 Montana produced \$629,844 hail premiums for fire companies. But the incurred losses were \$703,754.

Miscellaneous companies wrote \$302,416 hail and tornado premiums, with \$319,948 losses. But the state report's total must be wrong, for the figures add only \$206,621.

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Edwin Bath, a San Francisco life insurance writer and notary, is again a candidate for supervisor. He is a good fellow and ought to win, but the people or the bosses don't seem to need a Bath; but like General Butler, if he keeps on running he is bound to be elected if he lives long enough. Let us all vote for him for then he may win and quit running.

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Montana's marine and inland premiums last year were \$3,868 with \$2,650 losses incurred.



## MISCELLANEOUS

### Burglary Case

Oakland, Cal.—Alfred Harris, 1434 San Pablo avenue, sued the U. S. Casualty for \$3,000, alleged burglary loss covered by a policy. He claimed loss of clothing from his store by burglary. It developed at the trial that the burglar alarms on doors and windows had not been disturbed, but plaintiff said he thought the burglars entered from the basement and through a fire hydrant hole in the floor; but a policeman testified that the floor-hole was too small, and that the dust around the edges had not been disturbed. Case terminated abruptly by stipulation, and judgment entered for defendant without costs.

### Insurance Limited to German-Speaking People

Under the by-laws of the German Mutual Fire Insurance Company of North Chicago, with its headquarters at No. 514 W. North avenue, the company will consent to the assignment of a fire policy only if the new owner is capable of speaking the German language. This fact was discovered when an American family purchased a residence owned by Mathias Kramer carrying a five-year policy in the German Mutual Fire with four years yet to run. When they asked for an assignment of the policy Nicholas J. Schmidt, secretary of the company, notified them that they must call in person and satisfy the officers that they could speak German in accordance with the by-laws passed in 1867.—The Spectator.

### Arson Case

In a prosecution for arson, where defendant put witnesses on the stand to testify that his general reputation was good, it was error to permit the state's attorney on cross-examination to ask the witnesses if they had heard about the defendant having a fire which destroyed the house in which he lived, and also whether they had heard that the house in which the defendant and his father lived had been destroyed by fire; the fact that such houses had burned not tend-

ing to discredit the witnesses nor to show that defendant's reputation was bad.—183 P. R. 112.

For this error the case was reversed and remanded for a new trial. State of Washington v. Frank Presta, Spokane county.

### Charged with Arson

It is possible that the origin of the recent conflagration in Gurneville, Cal., has been discovered. The fire started in the Hocker-Cannon general store and is alleged to have been set by the partners, to defraud the insurers.

Walker D. Cannon and R. M. Hocker are now under arrest, charged with burning their store on September 25. The insurance of \$15,000 after the large sales in summer is declared to have been excessive and tempting arson.

### Americanization Day

Sacramento, October 13.—In schools and public gatherings in California, Monday, October 27, is to be observed as Americanization Day. Governor Stephens has issued a proclamation asking the cooperation of all citizens of the state in observing this date, commemorating the birthday anniversary of Theodore Roosevelt and perpetuating the inspiration of his life and ideals upon the younger generations.

Miss Murphy of our police department has returned after a rest.—People's Life Booster.

Where is Miss Pelling?

Fraternal societies received from Montana members, last year, \$830,416, and incurred \$1,011,231 death claims. Fifteen percent of the members died. Modern Woodmen lost 113 members by death; Woodmen of the World, 108.

Explosion.—Held that policy covering boiler and steam, feed and blow-off piping did not cover the economizers used for heating water before it passed into the boilers. 177 N. Y. S. 753.

**Double Indemnity**

R. D. Flynn at the American Life Convention expressed views opposed to accident and sickness coverage by life companies. The moral hazard is greatly increased and there are many good life risks which are prohibitive from the health or ailment point of view.

**Contractor's Bond**

A bond executed by a contractor with the state for improvement of a state highway, to and for the benefit of the people of the state, and conditioned for payment of wages agreed to be paid by contractor to each laborer employed by the contractor, may be sued on by such a laborer whose wages were not so paid by the contractor, who has become insolvent. — *Fosmire v. National Surety*, 177 N. Y. S. 810.

**Arson Charge Dismissed**

The charge of arson against E. H. and A. C. De Vleming, under arrest for burning dwelling and barn near Hermiston, Oregon, has ended in a plea of guilty by E. H. and in dismissal as to A. C., who demanded a jury trial. There was not enough evidence to convict.

**Killed in Action an Accident**

The U. S. supreme court rules that where a medical man in the army was killed (by rioters) while on duty he was "killed in action," which was an accident covered by his accident policy.

**Norwich Union**

Home office figures: assets, \$24,028,545; home and foreign government securities, \$13,094,940; capital paid up, \$660,000; fire premiums, \$8,014,810; fire losses, \$3,490,330; marine premiums, \$2,367,995; marine claims and profit commission, \$1,388,940; accident, liability, etc., premiums \$3,148,624, and losses, \$1,202,220. Total premiums, \$13,531,429; total losses, \$6,081,490; loss ratio, 44 percent. The Norwich Union does no life business. It is represented on the Pacific Coast by J. L. Fuller, who wrote

\$730,355 premiums in his department last year, a gain of \$164,767. Losses incurred, 31.5 percent.

**Good Fire Prevention Day Advice**

State Fire Marshal A. C. Barber of Oregon issues a Fire Prevention Day bulletin, in which he says:

"Reforms come from a change of mind and a change of mind can only come by constant mental effort. Therefore, think fire prevention, talk fire prevention, and practice fire prevention, not only on October 9, but on through the year until next Fire Prevention Day, and then start over again. Never relax your caution against the ever present danger of fire on your own premises. In that way you will not only make it a habit with yourself but will influence others, and we will all reap the benefit.

"Make it a point on Fire Prevention Day to critically examine your home, store, office, shop or factory. Try to discover anything or any condition that might possibly cause a fire, and above all clean up. If you find any inflammable material, remove it if possible or make it safe; you will be doing yourself a great favor, and then don't stop, keep it that way."

**Deathbed Donation Policy**

Evidence in proceeding by surviving husband, as administrator of his wife's estate, for discovery of property claimed to be withheld by decedent's mother and brother, held to establish a valid gift causa mortis of certain rings to her mother, and of certain bank books and an insurance policy to her mother and a brother.

Such donation requires careful scrutiny of evidence, which should be convincing. Such gift is lawful, and need not be proved beyond a reasonable suspicion.—177 N. Y. S. 820.

Coast Review Fire Chart 1919 is the only one giving the figures of the fire-writing marine companies, North China, Queensland and Union Ins. So., represented by Balfour, Guthrie & Co.

We usually get just what is coming to us.

## Coast Review of San Francisco

## Colorado Figures for 1918

Reported to the Coast Review		Premiums	Losses
Home of N. Y. . . . .	\$466,662	\$340,838	
Franklin . . . . .	44,726	29,166	
American . . . . .	67,870	13,180	
Caledonian . . . . .	93,417	40,099	
Camden . . . . .	26,936	7,513	
Fireman's Fund . . . . .	115,140	33,638	
Home F. & M. . . . .	2,563	35	
Royal Exchange . . . . .	22,066	2,264	
Milwaukee Mechanics . . . . .	22,059	5,922	
New Zealand . . . . .	29,966	5,808	
Delaware Underwriters . . . . .	11,216	341	
Merchants . . . . .	62,732	13,590	
General . . . . .	4,025	700	
Urbaine . . . . .	29,681	2,323	
Eagle, Star and Brit. Do. . . . .	4,913	1,361	
California . . . . .	19,571	3,659	
State . . . . .	7,964	472	
Scottish Union & Nat'l . . . . .	39,332	13,749	
Vulcan . . . . .	14,353	6,025	
Agricultural . . . . .	51		
Svea . . . . .	44,930	15,398	
Globe Underwriters . . . . .	4,105	39	
Safeguard . . . . .	5,284	331	
Orient . . . . .	18,362	5,682	
London & Lancashire . . . . .	27,598	4,561	
Rocky Mountain . . . . .	256		
London Assurance . . . . .	42,470	6,044	
National . . . . .	65,167	15,394	
Colonial . . . . .	23,187	2,479	
Mecanics and Traders . . . . .	9,499	1,285	
Utah Home . . . . .	9,493	147	
Norwich Union . . . . .	46,709	10,888	
Phenix, Paris . . . . .	9,191	1,345	
Northw. Mut. Fire Assn. . . . .	14,828	3,614	
Milwaukee Mechanics . . . . .	22,057	5,922	
<hr/>			
Hartford . . . . .	421,781	197,348	
Ætna . . . . .	101,048	34,059	
Liv. & Lon. & Globe . . . . .	85,034	33,741	
Star . . . . .	8,089	1,858	
Newark . . . . .	36,435	11,434	
Royal . . . . .	70,759	26,803	
Queen . . . . .	30,256	6,106	
Allemannia . . . . .	15,128	3,423	
American Eagle . . . . .	8,100	1,283	
Continental . . . . .	130,169	32,296	
Fidelity-Phenix . . . . .	94,832	22,813	
American Nat'l . . . . .	14,283	3,456	
Atlas . . . . .	48,697	7,955	
Automobile . . . . .	25,555	10,272	
British America . . . . .	25,805	6,039	
Western Assurance . . . . .	36,015	11,447	
Citizens . . . . .	13,276	3,472	
Northwestern . . . . .	66,611	52,840	
Reliance . . . . .	13,464	1,569	
Standard . . . . .	4,411	2,572	
Commonwealth . . . . .	7,719	2,564	
North British . . . . .	46,866	16,898	
Pennsylvania . . . . .	27,560	16,406	
Mercantile . . . . .	11,904	2,954	
Michigan F. & M. . . . .	23,704	4,858	
Patriotic . . . . .	2,189	40	
Sun, London . . . . .	32,054	4,975	
Firemen's . . . . .	24,509	3,683	
Girard . . . . .	21,904	3,905	
Glens Falls . . . . .	24,830	6,118	
Guardian . . . . .	8,527	2,614	
Hanover . . . . .	31,731	4,238	
Inter-State . . . . .	3,044	1,328	
Ins. Co. State of Penn. . . . .	44,144	9,666	
Stuyvesant . . . . .	14,447	2,859	
Law Union & Rock . . . . .	10,251	546	
Union Assurance . . . . .	12,126	2,099	
Nationale . . . . .	10,081	1,136	
Rhode Island . . . . .	15,073	4,200	
Lumbermens . . . . .	10,415	2,292	
Maryland Motor . . . . .	9,395	3,784	
Minneapolis . . . . .	30,595	28,926	
National Liberty . . . . .	34,405	7,784	
National Union . . . . .	12,457	2,324	
Netherlands . . . . .	6,993	4,461	
New York Nat'l . . . . .	58,182	55,142	
North Branch . . . . .	6,524	876	
Northern Assurance . . . . .	51,449	22,020	
Northwestern Nat'l . . . . .	38,032	4,474	
Phoenix Assur. . . . .	25,738	9,455	
Imperial Assurance . . . . .	5,173	1,604	
Preferred Risks . . . . .	167		
Tokio . . . . .	3,233	1,021	
Union & Phenix . . . . .	14,541	1,532	
United States . . . . .	33,961	26,846	
St. Paul . . . . .	64,873	15,723	
Dubuque . . . . .	14,863	2,833	



Additional Colorado Figures

	Premiums	Losses
Indemnity Mut. M. . . . .	5,173	1,604
International . . . . .	22,344	6,004
Grain Dealers Mutual . . . . .	9,858	392
Connecticut . . . . .	47,541	12,279
Equitable F. & M. . . . .	3,060	56
Federal Union . . . . .	1,137	. . .
Globe . . . . .	12,258	1,993
Globe & Rutgers . . . . .	34,348	13,371
Granite State . . . . .	12,157	2,200
Iowa National . . . . .	548	4
Marine . . . . .	8,044	3,593
Maryland Motor . . . . .	9,395	3,784
American Central . . . . .	13,550	1,734
American Alliance . . . . .	5,749	348
Agricultural . . . . .	41,537	8,245
New Hampshire . . . . .	33,058	7,046
Rhode Island . . . . .	15,073	4,200
Westchester . . . . .	82,286	33,722
Phoenix, Hartford . . . . .	56,756	9,047
Great American . . . . .	311,341	162,825
Com'l Union, N. Y. . . . .	9,781	2,123
Com'l Union, London . . . . .	67,273	18,961
Palatine . . . . .	26,001	3,233
Springfield . . . . .	81,878	22,558
Fire Association . . . . .	58,457	9,670
Merchants Fire, N. Y. . . . .	12,438	6,478
Rossia . . . . .	42,296	17,924
Yorkshire . . . . .	9,160	1,256
Alliance . . . . .	4,398	210
Insur. Co. of N. A. . . . .	92,771	23,312
Northern . . . . .	15,168	6,275
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Ohio Farmers . . . . .	12,695	814
Michigan Millers . . . . .	14,030	481
Millers Nat'l . . . . .	19,129	312

Grand total . . . \$5,236,319 \$1,862,621  
 Loss ratio, 35.6.

Subject to Inheritance Tax

Capital Stock, according to a Minnesota decision, being created by the state, is subject to such state's inheritance laws, and a transfer by will of such stock, though the testator lived and kept his certificates in another state.

S. F. Bank Clearings last week \$161,897,-710, a gain of \$59,000,000 over same week last year.

Delusion Defined

A "delusion" is a fixed belief in a proposition which has no foundation in evidence and which is so extravagant that a reasonable man would not adhere to it.—180 P 595.

For example, the delusion of cheap insurance.

Salvage

On a libel on behalf of the owner of tugs which towed burning steamship from the burning pier, held, that the service was meritorious, and it was to the interest of the ship to be removed from the pier as soon as possible.—The F. Q. Barstow, 257 F. 793.

Salvage Award.—Where a vessel which, with her cargo of naphtha, was worth \$3,-500,000, caught fire from a burning pier, and though the naphtha and munitions on board were liable to explode, tugs removed the vessel from the pier to a point where the fire was extinguished, held, that the salvors should be awarded \$50,000 to be apportioned as stated between the several tugs and the owners, master, and crew.—257 F. 793.

"What's the use?" One H. M. Cross of a Boston suburb is circularizing the weary world with his plan for a United States Fire Insurance Bureau, a branch of the United States Treasury. The new bureau is to do all the fire-loss paying, and will take over all the fire offices and their reserves and collect all the premiums, with enough added to meet the loss of liquor revenue and pay the war bonds. It is estimated that this new bureau would give employment to about 300,000 more office seekers.

Seattle may amend the ordinance which prohibits the use of oil stoves. It is said that many are now in use.

Hoquiam has cut down salaries of firemen for 1920.

The Home of New York is establishing a new improved risk department in San Francisco, with R. B. Matthews in charge.

## LIFE

### Facts About Bureau of War Risk Insurance

The Bureau of War Risk Insurance, to date, has protected by guarantee of premium, 7739 insurance policies held by service men in commercial companies. The face value of these policies totals \$12,514,456, and the annual premiums \$361,956.

The 7739 policies now protected are held in 152 commercial companies and fraternal organizations.

This protection of insurance policies not only brings forward one of the many and little known avenues through which the bureau directly aided service men, but it proves conclusively that there is no element of competition between Government insurance and commercial insurance.

#### LIFE COMPANIES HELP

On the other hand, the commercial companies have been most hearty in their support of Government insurance and are aiding in every way the campaign to keep active the forty billion dollars worth of War Risk Insurance now held by service men. All of the old line insurance companies not only have endorsed Government insurance but their agents have been instructed to urge its retention by former service men.

The more than 200 companies and associations coming under the benefits of the Soldiers and Sailors Civil Relief Act are those which are required by law to maintain a reserve, or which if not so required, have made provision for the collection from all of its insured of a premium to cover the special war risk of those of its insured persons who are in the military service.

#### THE PROTECTION

The policies protected are those issued on the lives of persons in the military service of the United States and on which at least one premium had been paid prior to September 1, 1917.

This protection consists of a guarantee in the form of bonds issued by the United States Treasury to the respective insurers for such of their policies as have been approved for the benefits of the act, when the

premiums on such policies have not been paid by the insured or someone in his behalf within the grace period allowed in the contract, and the policy would otherwise lapse.

#### INSURED MUST PAY EQUIVALENT

In the final settlement of these protected policies the insured will be required to pay a sum equivalent to the premiums guaranteed by the Government, this payment to be made within the year following discharge or following the declaration of peace. In case of the failure to make these premium payments the policy will lapse and the Government will make payment to the insurance companies of the total premiums guaranteed under the provision of the act.

### Dexter On Scientific Salesmanship

Second Vice President George T. Dexter addresses the field forces of the Mutual Life Insurance Company of New York in Points, a few convincing observations on the subject of Scientific Salesmanship, as follows:

A short time ago I chanced to overhear a conversation between two of our agents. One of them was a young man, not long in the business, and the other was an elderly man, exceptionally successful, who had been with us many years. The young man said, "What do you know about this scientific salesmanship they are talking so much about?" and the elderly man answered, "Oh, it's just bug stuff that a lot of these high-brows, who have nothing else to do but chew the rag, have been getting up."

Let us see if we can describe a little more specifically for my young friend what is meant by this scientific salesmanship that is being so much exploited.

Scientific salesmanship, if my understanding is correct, may be roughly pictured as follows: Men are of different types, and these various types have been sorted out. Each type has its temperamental and physical characteristics. The significance of these characteristics may be learned by any man. Each type can be reached the most directly by its own specific approach, since the decisions and judgments of each type

proceed from certain motives or emotions peculiar to that type. My elderly friend will acknowledge that there is the bull-dog type, and that there is the weak-chin type, and he would not approach them in the same way. Experience taught him the sales difference between these two types. Observation, it is said, has noted many other distinctive types, and from the common experiences of a great number of investigators the motives and emotions which most strongly govern each type have been scheduled.

And scientific salesmanship says that the next thing is to know how to bring your own mental power into successful engagement with that of your man, whatever his type. It asserts that usually the winning of a decision is not instantaneous, but is accomplished by gaining the prospect's attention, deepening it into interest, changing interest to desire, and so intensifying desire that action is bound to follow. And it professes the knowledge of the mental laws whose use creates these successive steps.

Knowledge of types and of their motives and emotions, and knowledge of how to manipulate motives and emotions so that the desired action shall result—that, I believe, is the substance of scientific salesmanship.

Perhaps my young friend can acquire this knowledge by the combined method of book study and field experience, in fewer years, and therefore at smaller cost, than my elderly friend did. Let me caution him however, not to become too bookish, or so high-brow that "scientific" sticks out all over his features and becomes offensively obvious in his work.

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### Producers

In the first six months of 1919 six agencies of the Bankers' Life of Des Moines, Iowa, produced over \$1,000,000 new business. Dallas, Texas, led with \$2,385,000. San Francisco was fifth, with \$1,197,000. C. A. Cohen of San Francisco was leader for June, with \$166,000, yet in June of 1918 he produced only \$10,000.

W. G. Morris of Bridgeport, Wash., won the prize offered by Vice President Helser of the West Coast, to the agent writing the most business in Koster month. R. J. Gibson of Tacoma produced the largest number of applications and he also won a prize.

Among Manhattan Life leading agencies are these: C. E. Meager of Butte and Geo. B. Shelton of San Francisco. Among leading agents are Charles Chalkley of Butte and Mrs. M. Cohan of Denver.

J. H. Allan, Chicago, produced \$56,320 for the Bankers' Life in a recent week; L. W. Pingree, Idaho, produced \$50,000; and A. L. Spence, San Francisco, \$25,000. The paid-for leader up to September 1 is G. F. Murrell, with \$485,000.

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### Refund

A life insurance dividend is a refund but a dividend is not necessarily a refund. 179 Pacific Reporter 909 ruled that refund means to give back, to repay, to supply again with funds.

Here is the proper name for life insurance dividends or for any mutual's dividends, which are refunds. While any funds divided are dividends the common meaning of the word is profits divided. Applied to life insurance refunds of excess payments the word dividends is certainly misleading and should be abandoned.

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He was a down and out saloon-keeper twenty years ago; credit gone; money gone; business at the old stand no longer good; but he was still a good fellow, with many personal and fraternal friends and acquaintances. A life man knew him and was not deceived by his seedy appearance. He bought him a fine suit of clothes and gave him money; and that ex-saloon keeper made good, and is still selling life insurance.

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The flu is flourishing now in the bay cities, in a new form, requiring new medical formula.

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The never-ending audacity of elected persons.—Whitman.



**New Mexico Fire Figures**

Reported to The Coast Review

	Premis.	Losses
Merchants Fire . . . . \$	112	. . .
Home . . . . .	65,487	31,087
Newark . . . . .	924	274
Royal . . . . .	36,485	19,433
Queen . . . . .	18,985	8,619
Orient . . . . .	9,434	3,814
London & Lancashire . .	10,920	4,586
Norwich Union . . . . .	18,173	2,409
Scottish Union & Nat'l .	30,512	7,230
Fireman's Fund . . . . .	52,472	11,858
Home F. & M. . . . .	399	. . .
National . . . . .	37,231	11,377
Colonial . . . . .	13,929	15,607
Svea . . . . .	936	. . .
Hamilton . . . . .	226	. . .
Globe & Rutgers . . . . .	1,818	864
Rocky Mt. Fire . . . . .	1,079	625
London Assur. . . . .	19,751	8,870
Equitable F. & M. . . . .	1,713	. . .
Milwaukee Mechanics . .	8,412	1,817
Delaware Undw. . . . .	9,511	5,121
Concordia . . . . .	50	. . .
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Etna . . . . . \$	30,085	\$ 8,013
American Central . . . .	9,766	3,595
Atlas . . . . .	13,415	4,601
British America . . . . .	12,817	3,165
Capital . . . . .	19,219	5,950
Commercial Union . . . .	11,904	5,742
Palatine . . . . .	9,008	9,762
Connecticut . . . . .	12,424	4,664
Phoenix . . . . .	12,934	7,553
Continental . . . . .	16,415	7,411
Fidelity-Phenix . . . . .	17,963	9,279
Fire Association . . . . .	17,586	6,163
Firemen's . . . . .	8,215	2,761
Glens Falls . . . . .	1,794	348
Great American . . . . .	46,999	31,170
Hartford Fire . . . . .	106,848	31,016
Ins. Co. North America .	30,308	11,720
Liverpool & Lon. & Globe	42,280	12,107
National Liberty . . . . .	14,943	6,649
National Union . . . . .	8,490	4,704
North British & M. . . . .	19,389	6,803
Northern Assur. . . . .	23,204	13,454

Northwestern National .	6,152	5,633
St. Paul . . . . .	17,615	11,234
Springfield . . . . .	49,583	23,804
Westchester . . . . .	31,391	15,702
Niagara . . . . .	23,074	5,835
Equitable . . . . .	1,713	. . .
Prov.-Wash. . . . .	7,969	133
	<hr/>	<hr/>
	\$954,659	\$402,625

Loss ratio, 42.1 percent.

**Additional Montana Figures**

	Premis	Losses
British America . . . . .	8,464	396
Western Assurance . . . .	15,310	24,365
Capital . . . . .	490	1,259
Guardian . . . . .	4,522	15
Hartford Fire . . . . .	256,671	150,635
Sterling . . . . .	10,329	3,315
Law Union & Rock . . . .	15,532	9,128
Union Assurance . . . . .	16,980	5,856
Twin City . . . . .	2,570	3,128
Montana Fire . . . . .	54,109	32,927
Mechanics . . . . .	2,363	39
Merchants, Colo. . . . .	15,284	3,356
Minneapolis . . . . .	35,890	24,449
Nat'l Ben Franklin . . . .	7,194	1,422
National Liberty . . . . .	23,237	12,311
National Union . . . . .	24,166	21,512
Northern Assurance . . . .	59,488	29,634
Patriotic . . . . .	1,705	106
Snn . . . . .	26,011	6,314
Michigan F. & M. . . . .	9,124	3,361
American . . . . .	33,311	6,446
Caledonian . . . . .	16,645	739
Rochester Dept. . . . .	15,093	888
Citizens . . . . .	18,196	320
Northwestern F. & M. . . .	50,074	36,092
Reliance . . . . .	10,653	2,632
Safeguard . . . . .	5,533	220
Standard . . . . .	5,726	2,106
Pacific States . . . . .	7,741	2,163
Stuyvesant . . . . .	9,055	1,834
Pacific . . . . .	18,854	3,899
Ins. Co. State of Penn. . .	17,083	3,661
Netherlands . . . . .	13,702	5,919
Phenix Fire . . . . .	4,306	5

Alliance . . . . .	20,175	9,864
Insur. Co. of N. Am. . .	85,230	30,706
Northern . . . . .	12,278	3,751
Yorkshire . . . . .	26,894	8,190
American Eagle . . . .	10,609	1,340
Fidelity-Phenix . . . .	50,058	30,316
Continental . . . . .	50,191	17,213
Automobile . . . . .	14,334	11,642
Commonwealth . . . . .	5,469	2,600
North British . . . . .	41,507	15,737
Mercantile . . . . .	6,680	446
Pennsylvania . . . . .	21,445	8,798
Girard . . . . .	2,109	1,362

Equity Mutual . . . . .	169,649	205,728
Fitchburg . . . . .	6,465	1,513
Hardware Dealers Mut. .	6,594	5,000
Grain Dealers Nat. Mut. .	15,374	10,253
Mich. Millers Mutual . .	22,092	4,205
Millers National . . . .	22,290	2,680
Mill Owners Mutual . . .	18,419	1,614
Minnesota Imp. Mutual .	13,083	5,137
Ohio Millers Mutual . . .	29,212	7,345

Grand totals . . . \$4,088,686 \$2,105,558  
Loss ratio, 51.5

### Commercial Union Assurance Company

The annual statement of the Commercial Union of London gives these very large totals of resources—

Gross Assets . . . . .	\$171,456,210
Assets of Life Departments . . . .	75,578,620
Assets of Fire, Marine and Miscellaneous Departments . . . . .	98,877,590

The capital paid up is \$1,475,000. There is also 4 percent terminable debenture stock amounting to \$9,401,845. The assets include the funds of four taken over life companies. The company has \$38,880,580 invested in British, Colonial, Indian and foreign government securities and \$64,182,875 invested in railway and other debentures and stocks.

The fire premium income for the year was \$26,312,385, with 42 percent losses. The marine premium income was \$4,106,395, with 40 percent losses. Both fire and marine premiums amounted to \$30,418,780, with \$12,771,830 losses, a ratio of 41.98 per

cent. The accident department produced \$23,044,795 premiums, with 52 percent losses.

Fire, marine and accident premiums total \$53,463,575. Other departments produced \$3,895,990 premiums, making the company's grand total \$57,359,565.

The Pacific department wrote \$782,212 premiums last year, a gain of over \$100,000. The department, representing also the Palatine of London and Commercial of New York, wrote altogether \$1,181,380 premiums. Manager Niebling has retired and is succeeded by Manager Chas. J. Holman, long with the companies in the West and in the East.

The Commercial Union has \$12,500,000 assets invested in this country, a gain of \$900,000 in the year. United States premiums, are \$9,300,000, a gain of over \$800,000.

At Everett pennies in A. H. Roberts's house were used instead of fuse plugs. The copper passed the heavy load on, and a fire broke out.

Airplanes are not going up rapidly. Some of them were recently sold as low as \$40, in France. About 1940 everybody will have an airplane or an auto, or both.

W. R. Hyatt, resigning the job of insurance commissioner of Idaho, is to make his home in San Francisco, where he will be general agent for the new Union Automobile Insurance Co. of Nebraska.

Two burglars went to rob a house. One remained without to act as stool-pigeon, while the other entered. After considerable time Bill came out and started to walk up the street.

"What did you get, Bill?"

"Nothing. It was a lawyer's house."

"You didn't lose nothin' did yer?"

"No; he didn't see me."—The Chestnut Tree.

The new Contractors' Service Corporation threatens the bonding and surety agency system. Even the existence of some of the bonders is threatened.

## FIRE

### Manager B. J. Smith's Companies

For the Connecticut Fire of Hartford and the Westchester Fire of New York Manager Smith wrote \$886,117 in premiums last year, with a moderate loss ratio as usual. Premiums increased over \$86,000.

The Connecticut Fire has \$9,500,000 assets, a gain of more than a million in the year. We assume that at the present writing it is a 10-million company. The paid in capital is a million and the surplus more than two millions. The premium income was more than six millions, a gain of over a million. This 69-year-old company is prosperous.

The Westchester Fire is 82 years old. It has \$1,000,000 capital, \$1,350,000 surplus, and about \$8,600,000 assets. Its premium income of \$6,779,504 was a gain of about \$900,000. The Westchester is prosperous and Manager Smith is increasing its business in this field.

### Things From Now and Then

The Glens Falls Ins. Co. has issued vol. one of its promised "Things from Glens Falls 'Now and Then.'" its ever readable and much quoted company paper, over which Col. Cunningham still presides. Formerly we headed quotations "Epigramma Cunninghamma."

Volume one is made of items from the first ten years of the paper, and is a nicely printed and bound book of 199 pages, which will indeed be welcomed by the agents of company.

President Little's foreword says that Now and Then, the "house organ," was and is still the work of its former secretary, afterward president, now retired, Colonel J. L. Cunningham, whose "sense of humor is always present and contagious. His epigrams expose the frailties of human nature and bring a smile. Even in his seventy-ninth year he still radiates without diminution these rays of sunshine."

When the first number appeared, in August, 1887, Jacobs & Easton were general agents for California. The Hand Grenade

Story, printed in February, 1888, was recently printed "for the first time" by a New York daily.

Please hurry along volume two, Colonel.

### But No Postal Order Enclosed

On "6 Dezember, 1915," H. Mutzenbecher Jr. of Hamburg, Germany, sent us a letter, saying "we beg to remit to you by postal order (enclosed) \$3.50, receipt of which kindly confirm." Last month we received the letter, supposed to have been originally sent via Denmark or Sweden. The envelope is marked "Opened by Censor" 4217 and "Released by the British Military Authorities." In blue stamp is "Offener Brief." In red stamp is "Auslandstelle Coln.-Deutz. Freigegeben."

Who got our postal order?

Fire Chief Murphy of San Francisco, in his Fire Prevention Day address, urged the establishment of a fire prevention bureau under fire department control. Other speakers were Franklin H. Wentworth of the National Fire Protection and Jay W. Stevens of the Fire Prevention Bureau of the Pacific. The best fire protection is refusal to pay dishonest fire losses, and the support of such refusal by business men and boards of trade, who usually insist on the immediate payment thereof.

Oromocto, a town in New Brunswick, was burned Sept. 30, with \$400,000 loss. Fire started in sawmill and burned 4,000,000 feet of lumber.

It is asserted that American railway fire losses last year amounted to more than \$10,000,000.

In self defense, marine and casualty companies—some of them—are writing fire business. More will.

Give me to speak beautiful words: take all the rest.—Walt Whitman.

Some back numbers of Coast Review for sale, bound, for library. Address this office or particulars.



**Ten Years' High Loss Ratio**

The Southern Underwriter compiles a table of states' ten year premiums, losses and ratios.

The higher loss ratios are as follows:

Alabama . . . . .	64.56
Arkansas . . . . .	69.60
Georgia . . . . .	62.75
Mississippi . . . . .	62.97
Missouri . . . . .	60.34
Texas . . . . .	68.17
Tennessee . . . . .	58.16
Kentucky . . . . .	58.00

The foregoing are the old South states.

Minnesota . . . . . 67.23

Other states having a loss ratio between 55 and 60 are:

Idaho . . . . .	56.92
Iowa . . . . .	56.55
Kansas . . . . .	59.13
Maine . . . . .	59.06
Massachusetts . . . . .	59.43
Michigan . . . . .	57.98
Nebraska . . . . .	55.95
New Mexico . . . . .	56.90
Vermont . . . . .	55.20

These are small margins of profit for the great risk of large losses by conflagrations or "bad years." The average loss ratio is 52.26, twenty states having each a loss ratio of less than 50 percent. In five states business was written at a loss and in five other states no money was made. Colorado had the lowest average loss ratio for the ten years—36.28. California next, with 36.30.

In aggregate premiums the seven leaders are: New York, Illinois, Pennsylvania, California, Ohio, Massachusetts, New Jersey, in the order named.

The Fireman's Fund Record prints a photo copy of the card of thanks signed by Chicago conflagration claimants. This long card is framed and hangs on the wall of President Levison's office. At the top are these proud presentations:

Chicago losses \$529,346—Boston losses \$158,000—Virginia City losses \$126,000—Paid in full. These conflagrations occurred in 1871, 1872 and 1875.

**Premiums—Pleading Complaint—Non-Resident Company**

In action for premiums by foreign insurance company, complaint, alleging that the company was authorized to transact business in the state and maintain office in the city of New York, held to plead a contract made within state.

In foreign insurance company's action for premiums, complaint alleging that the company "is authorized to transact business in the state of New York," without alleging that the company was so authorized at time of entering into contract, was insufficient; Insurance Law, § 9, requiring insurance company transacting business in state to secure certificate from supt of insurance, imposing a condition precedent, and not a condition subsequent.—*Automobile v. Barondess*, 176 N. Y. 839.

Mutual.—A small Pennsylvania fire mutual, owing only \$2,000, quit because members refused to pay further claims. The state insurance commissioner will see about it. Name, Tower City Mutual Fire, of Hazleton.

A new mail hazard developed on October 14, when a flyer with mail flew too low in the mist, struck a tree, fell to the ground, and was burned to death, the smashed plane catching fire. Four bags of mail for New York were burned. The young California flyer 30 months ago fell several hundred feet into the ocean near San Francisco beach.

Let Uncle Sam help pay your insurance.

When you put \$4.21 into a war savings stamp this month you have \$5 ready to pay on an insurance premium in 1924.

Seattle really has bolsheviki workmen. One of the longshore unions refused to move rifles from a car to a ship, alleging that these (government) guns were intended to be used in Siberia against the Bolsheviki soldiers.

Personal.—Former Manager C. F. Mullins, retired, is now living in San Francisco.

## GENERAL

### Vessels Lost by the War

Directly through enemy action 2,773 merchantmen of Allied countries were lost in the great war. Total tonnage lost, 9,538,898.

Of this tonnage, Great Britain lost 7,638,000 (2,197 ships) or over seven-ninths. Italy next, with 742,365 (230 s.) or nearly one-thirteenth. France, 696,845 (237 s.) or nearly one-fourteenth. United States, 341,512 (80 s.) or about one-twenty-eighth. Japan, 120,176 (29 s.) or about one-eightieth.

### New Heat-Resisting Stone

The heat-resisting building stone of Charles Ingvaldsen, a Norwegian, is made by mixing ground mica with just enough clay or like binder to form a coherent mass. The mixture may be shaped into blocks, plates or other forms of any size, and is fired at a temperature just high enough to fuse the mica. The stone has essentially the same properties as natural mica. For withstanding very high temperatures, equal parts of mica and quartz are used with the binder, and this mixture is fired at a heat sufficient to fuse the quartz. This stone is claimed to be not only a very refractory and durable material but to offer other desirable qualities, such as effective electric insulation.

Courts in their dealings with defendant insurers are much fairer now than years ago, when an Indiana judge said:

"It appears to me that it is an accident when an accident insurance company pays a claim."

### Great Increase in Squirrels

Californians have interfered with the nice balance which Nature, if let alone, always creates. The results, in California, are enormous gains in the numbers of animal pests.

Bird life has been slaughtered without sense or mercy, and pestiferous insects devour the crops. Bounties are paid for coyotes, to save a few chickens and sheep; and the fields and hills, in consequence, are overrun with rabbits, gophers and squirrels which yearly destroy many millions of dollars worth of nuts, fruits, trees, edible roots, grains, and green crops.

California has exchanged its coyotes for the much more destructive ground squirrels and jack rabbits. The squirrels, which are again increasing in great numbers, are also carriers of the bubonic plague germs.

Laws for the destruction of these pests are no longer enforced.

It occurs to us that our society uplifters may also be interfering with the useful balances which Nature maintains, and by "saving" worthless men and providing them with wives and charities are multiplying, for the next generation, all the social ills which it is hoped to cure, and will increase tenfold the weak men and women who prey on society.

68,713

This is the number of buildings in San Francisco. Of these 94 percent are wooden; 5 percent are stone or brick; and 1 percent is steel frame or concrete.

The great majority of wooden buildings are contiguous.

**SURETY**

The general rule is that contracts of surety companies, which receive compensation for the risk assumed, are governed by the same principles as insurance contracts.—*National Surety Co. v. Commonwealth*, 99 S. E. 657.

Where surety company on bond of executor knew before issuance of bond that main reason for appointment of foreign executor as executor in Virginia was to handle money coming from sale of real estate involved in litigation, and entered into arrangement whereby money coming into hands of executor would be under joint control, and surety company compelled giving of new bond because of violation of that arrangement, it cannot urge that under will executor had no authority to sell real estate, or collect rents and profits therefrom, and that therefore it was not liable under bond requiring faithful discharge of duties of office.—*American Surety v. Quincey*, 99 S. E. R. 641.

**Firemen Withdraw from Union**

Boston, Mass., Sept. 20. — The Brookline firemen voted to withdraw from the International Association of Fire Fighters, a firemen's union affiliated with the American Federation of Labor.

Russia.—A workman newly returned from this nightmare land says there are only pretended elections. The soviet leaders name the officers of "government" and of labor unions, who must be elected.

**LIFE**

An American brigade for service in the Lithuanian army has been formed; enough demobilized American officers to form the staff have applied for commissions and many discharged enlisted men have entered the ranks, it is said.

The Lithuanian government is said to be negotiating with a prominent American insurance company to insure the men along the lines followed by the War Risk Bureau. The company's Paris office has cabled headquarters for authority to issue such policies.—*New York Times*.

Fraternalists are preparing to place "liens" on their policies, enough to prevent declared insolvency. Lookout for trouble and grief and disappointment.

The Inter-Mountain dept. of the West Coast Life met in Salt Lake last week, in successful convention. Vice Presidents Helser and Keesling were present.

The Montana Life is being examined.

**Bonuses for Accuracy**

A department store in Spokane, Wash., is giving bonuses to employees as a means of increasing the efficiency and at the same time encouraging the habit of thrift. The bonuses are paid in the form of thrift stamps and war savings stamps.

A daily report sheet of errors is used, and bonuses are given to employees in each department whose monthly records show the smallest number of errors.



## GENERAL

### Why Not Wet and Dry Statistics Now?

Kansas and Maine have been "dry" territory for many years. Other agricultural states, Oklahoma and others, have been "dry" for a long time.

Life companies have mortality experience in both wet and dry agricultural states and districts, and in mixed states also. Why do they not compile statistics of their mortality experience in these states and districts?

The question of relative mortality rates of abstainers and non-abstainers, of the same classes as to occupation, has never been settled. Why not settle it now? If the total abstainer is a better risk he should have a lower premium rate, if the man who drinks beer, wine and or spirits has a higher average death rate, he should be charged a higher premium.

Let us have comparisons of company mortality experiences in Maine and in Massachusetts, in Iowa and in Illinois, in Kansas and Nebraska, in Oklahoma and Missouri.

We invite companies writing in these pairs of states to prepare the mortality records of the two classes, "wet" and "dry," in these states, and publish them. For many years the writer has given attention to this subject, and has read much and made inquiries, but has not yet been convinced that either side to the controversy is right. Statistics prove that both sides are right.

The Horse, Carriage and General had certainly become a name outlived, though to be sure there are still horses

in byways, and carriages in museums; and so this sensible company-name has given way to Warden, which now writes, besides, motor car, liability, fire, and personal accident business, and to keep up with modern life is doubtless preparing to write airplane and fliers' guaranty against loss.

### Avoid the Flu

The Chinese - Russian - German - Spanish influenza may break out again this winter. Indeed, there are already a disturbing number of cases.

The best preventives, recommended by Coast Review, are eating nourishing and varied food aplenty, wearing of woolen or wool-mixed underwear, wearing of warm clothing, avoiding crowds, stuffy theaters and movies, drafty halls and other places, avoiding of sneezing and coughing people, careful washing of hands before eating.

Do not visit influenza patients.

Keep the body clean, inside and outside.

Bathe regularly but avoid taking cold. A cold is a sign of weakness, probably due to underfeeding.

Take a daily walk in the open, preferably while the sun shines.

Sleep in a room with the window slightly open at the top.

Do not rub nostrils or lips with the fingers.

Keep your hands off the window-sills of street cars.

Have a private drinking cup and your own towel.

Have no fear of the flu.

The first duty of man is to have and to hold health.

# Large Death Claims Paid in Coast Cities

By life insurance claims paid in 1918 cities of the Pacific West ranked, according to Insurance Press as follows:

Los Angeles . . . . .	\$4,092,000
San Francisco . . . . .	3,725,000
Denver . . . . .	2,112,000
Portland . . . . .	1,871,500
Seattle . . . . .	1,281,000
Oakland . . . . .	892,000
San Diego . . . . .	637,000
Spokane . . . . .	615,000
Pasadena . . . . .	564,000
Salt Lake City . . . . .	513,250
Sacramento . . . . .	453,000
Vancouver, B. C. . . . .	443,000
Honolulu . . . . .	359,000
Tacoma . . . . .	343,750
Stockton . . . . .	330,500
Butte . . . . .	325,000
Pueblo . . . . .	290,750
Long Beach . . . . .	246,500
Alameda . . . . .	244,500
Colorado Springs . . . . .	223,000
Phoenix . . . . .	181,500
Victoria, B. C. . . . .	175,000
Boulder . . . . .	168,750
Reno . . . . .	165,950
Boise . . . . .	161,500
Leadville . . . . .	156,000
Albuquerque . . . . .	150,500
San Rafael . . . . .	135,250
South Pasadena . . . . .	135,000
Great Falls . . . . .	132,000
Tucson . . . . .	120,500
San Jose . . . . .	117,500
Greeley . . . . .	117,250
Redlands . . . . .	116,750
Hollywood . . . . .	112,000
Grass Valley . . . . .	101,000

## Our Exchanges

Insurance Monitor says China "intended to push" Germany out of Shantung. This is news indeed—if true.

"War and War Risk Jottings" in Australasian Insurance Record of June 21 comprise an unusually interesting department indeed. Jotter's opinion of American government-built ships is poor and he

quotes with satisfaction the government's dynamiting of hulls of wooden ships, at great loss, to make room for better and seaworthy ships.

## NEWSPAPER HEADLINES

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8 Hurt in Auto Crash

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2 Killed, 4 Hurt in Auto Crash

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1 Killed, 3 Hurt, When Car Crashes into Stone Wall

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Killed in Airplane Fall, First Ride

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Train Hits Auto—Husband and Wife May Die

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Daytime Burglar Drives Up in Automobile, Breaks Door Lock, and Steals \$2,000 Jewelry

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\$2,000 Jewels Taken from State Official's House

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Clerk Held for Embezzling \$1,000

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Forest Flames Sweep Thru Montana Town

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Washed His Hands in Gasoline and Fire Started

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U. S. Colonel Killed by Municipal Bus

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Fell Down a Shaft 100 Feet to Death

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30 Persons Hurt in Street Car Crash

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2 Killed and 40 Hurt in Railroad Accident

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Boiler Explosion in Hotel

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Man Stole 7 Autos in 4 Years

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Banker Battles Bandits

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One Killed and 20 Hurt in Rail Collision

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Robbers Carry Safe Away From Theater

REAL ESTATE

Easement or Right of Way

Temporary easement in the nature of a right of way granted defendants in suit to quiet title over plaintiff's land held not open to attack on account of its temporary character and the claimed uncertain character of the right of way, where contract on which right was based provided that temporary way was to be superseded by a permanent way.

If a purchaser bought without knowledge of an unrecorded contract granting to prior purchasers of other land a temporary right of way, and also without knowledge, actual or imputed, of facts sufficient to put a prudent buyer on inquiry, she took title free from the use of the right of way in the prior purchasers, and could convey good title to a purchaser from her, though he was fully informed of the prior purchasers' claims.

The purchaser of land was charged with notice of an easement in the nature of a right of way across it in favor of prior purchasers from her vendor, though she was elsewhere when her purchase was consummated; the way across the land purchased being obvious and noticeable.

Where the purchaser of land was charged on account of the open and visible character of the road, with notice of an easement in the nature of a right of way across the land purchased, on account of the purchaser's failure to obtain information regarding the right of way, the title of the purchaser from her was subject to such right of way.

In suit to quiet title against defendants setting up an easement in the nature of a right of way, if the burden was on defendants to prove notice to or knowledge of the right of way in plaintiff's grantor when she purchased the land, they met such burden by proof of the patent existence and constant use of the road.—Taylor v. Ballard, 182 P. 464. (Cal. App.)

BROKER

Where an agency contract gave a broker all over a net price to defendants as his commission, it was not necessary that he

inform defendants as to amount of the excess which he was to receive as compensation.

Under a contract giving a broker all over a net price payable to defendants as his commission, defendants were liable for the difference between such price and the selling price. 182 P. 638.

DEED DELIVERY

To constitute a good delivery of a deed it must appear from circumstances of the transaction that grantors intended to part with it and thereby put title in grantee, and there must be a final absolute transfer of title.

There may be a delivery of deed in escrow, but it must be absolute and of such a nature that vendor loses dominion and control over title of property.—Abbe v. Donohue, 107 A. 431.

Landlord

The making of repairs by a landlord from time to time in response to a tenant's requests does not constitute an admission of responsibility for the condition of the repaired premises on the part of the landlord, such acts being gratuitous and not imposing continuous liability.—Conahan v. Fisher, 124 N. E. 13.

U. S. Liberties

	June 9	Oct. 1
Liberty 3½ . . . . .	99½	94½
" 1st 4 . . . . .	94½	93½
" 2d 4 . . . . .	94½	94½
" 1st 4½ . . . . .	95	95
" 2d 4½ . . . . .	94½	94½
" 3d 4½ . . . . .	94½	96½
" 4th 4½ . . . . .	94½	94½
Victory 5th 4½ . . . . .	99½	100

Names in Print

Baptist, Bull, Buller, Bullen, Bullene, Bullock, Bullard, Bullerdieck, Bullier, Bulski, Bullwinkel, Bullitt.

Bakewell & Brown are actually in the telephone directory, San Francisco.



## AUTOMOBILE

The speed cop, along country roads especially, is hardly a good accident risk. He breaks the speed law often and sometimes makes exasperating arrests for no other reason than to collect fines needed for his own and his honor's salary. Recently a speed cop rushing after a speed fiend at 70 miles an hour dashed into a stationary road sprinkler which he believed to be moving. Killed instantly. Last week another California speed cop ran into an auto running slow and was badly hurt.

On a recent evening in Marysville, Cal., two autos were atolen from the street curb.

Canadian automobile fire losses are averaging 43 percent of the premiums. Other automobile risks average 44 percent losses.

The U. S. government cross country trip of motor trucks was a great success. Both trucks and tires stood the grind of 3,000 miles remarkably well. Some of the big rubber single and double tires cost \$250 to \$500. The little passenger cars looked almost new.

An automobile may be so used as to become a "common carrier" in interstate commerce.—United States v. Simpson, 257 F. 860.

It is a pity that automobile parking regulations in towns and cities are not more uniform. There are such varying requirements as these: park flush with the curb; park at an angle to the curb; park at right angles in the middle of the street; or diagonally in the middle of the street; park at right angles front to curb; or back to curb.

Carry postcards with you, and report road hogs to your state automobile departments. As "driver of car 000,000, this day near ———, at — — o'clock, an impudent or drunken road hog, forced me to leave

the road," or "persisted in turning to the left in front of me, repeatedly, with the evident purpose of preventing my passing him on the grade. The fellow's license should be revoked." Drop a card at the first postoffice or mailbox.

The other day a reckless driver, a road hog too, compelled a small car to leave its right of way, causing it to overturn. The driver, a quickwitted woman, who was not hurt, ran to a farmhouse and phoned to the constable to "arrest the driver of a blue car" who would pass through his town in about five minutes, for causing her upset. She appeared against him and the road hog was fined and was obliged to pay damages besides.

Under the evidence in action for collision of automobile with a phaeton going in the same direction, which it was attempting to pass in the face of another automobile, which had been in sight for one-third of a mile and was rapidly approaching from the other direction, held, though the question of negligence of both parties was for the jury, verdict having been for defendant, it was a proper case for granting a new trial.—Pratt v. Burns, 177 N. Y. S. 817.

Too many drivers, especially women, pass or attempt to pass a machine or horse-drawn vehicle in front, to the left, when an approaching car is very near. They take chances of a collision or of forcing the approacher into the ditch.

The term "four-wheel carriage for passengers," used in the charter granted to the Cornish bridge in reference to toll charges, must be held to include an automobile.

A charge for the passage of an automobile equal to that fixed for a carriage drawn by two horses cannot be said to be in excess of the charge granted be the Legislature in 1795 to the Cornish bridge; such charter fixing charges for "carriages for burthen drawn by two beasts" and carriages "drawn by four beasts," etc., the number of beasts being used only as a convenient measure for the amount of the toll, weight being the real measure.—107 A. 626.

## AUTOMOBILE

The Oakland Tribune tells this:

The virtues of automobile insurance were indelibly impressed on the mind of a prospect of Farris Wheeler, local insurance agent, last evening, when Wheeler's car was driven off by a thief as he talked insurance with the prospect.

Wheeler stoutly denied today that he "framed" the incident in order to impress the prospective client with the value of insurance.

At Fourteenth and Broadway he turned his back to the machine. In a few minutes he turned around and the car was gone. "You see how easily machines can be stolen; my own car standing right there has been taken from under my eyes," Wheeler flung at the prospect as a clinching argument.

The client was about to sign up, when the auto thief drove past the corner. Wheeler dropped his pen and gave chase. He met Inspector William Emigh. They both chased for several blocks, but the machine outdistanced them. When Wheeler returned the prospect had gone.

The word "allow," as used in St. 1913, providing that no person shall allow a motor vehicle owned by him or under his control to be operated in violation of the statute, means to acquiesce in, and since knowledge, express or implied, is essential to guilt, a motor vehicle owner is not liable for the absence of a rear red light at night while the vehicle is in the hands of an independent contractor.—183 P. 178.

A peculiar Eastern case is that of a man who sued an automobile owner for \$10,000 alleged damages for breaking his son's leg. The boy was riding a coaster down grade in the street, near the middle, and turned in front of the approaching car which was about to pass to the right. Plaintiff makes the point that the coaster is a vehicle with equal rights on the street. There are decisions to that effect in regard to bicycles.

The car-owner, plaintiff contends, should have passed to the left of the coaster, as in the case of another motor car in front. But then, should not the boy coaster have put out his hand to indicate his intention to turn?

An owner of an automobile is not liable for injury to a pedestrian where the chauffeur, without the owner's knowledge, takes an acquaintance out for a ride, though he intended during the excursion to find lodging for himself in the city to which he had brought the owner.—Kennedy v. Knott, 107 A. 390.

Friction caused by the faucet on the filling hose rubbing against the gasoline tank is said to have caused a fire which destroyed an auto truck in San Francisco.

In Lincoln park, San Francisco—a small park, too—a young man owner of a car was held up by a lone highwayman, who was probably out on pay-roll. The robber, ordering the occupants out, took the valuables of the four, and warning them to make no outcry he leaped into the car, gave it gas and sped away. Of course you are insured against such a loss.

The driver of an auto truck in San Francisco permitted an overflow, on the hot exhaust pipe, as he was filling the tank. This caused a fire which damaged the truck.

### WHAT MAKE OF AUTO

A friend writes us of his long auto trip in his "weaving, wabbling, whistling, whanging, wracking, banging, bobbing, booming, babbling, bumping, bucking, balking, halting, humping, jumping, sleeping, creeping, leaping, skidding, singing, shrieking, squeaking, squealing, madding, mumbling, rumbling, rambling, racing, rattling, rocking, queering, exploding, puncturing, puttering, plodding, pernicious, noisy car." No trouble to name that make. No insurance.

## RIOT COVERAGE NEEDED

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The demand for riot and civil commotion insurance is specially active in the East and is good here on the Coast. The need of such protection is very real nowadays. In New York City million dollar lines have been written, because of the great dock strike. In Pittsburg, Gary, etc., centers of the great steel strike, a large deal of riot coverage has been written. A casualty company has written a \$3,000,000 riot line on a pig iron plant at Buffalo.

The epidemic of strikes has not begun to decline. Now is the time to take out strike, riot and civil commotion insurance.

### Rioting in Bay Cities

About 75,000 carmen, longshoremen, shipbuilders and other workmen in the cities around San Francisco bay are on strike, and are expressing their dislike of their employers, of strikebreakers and of the authorities by rioting and maiming and murdering. There have been shootings and rock and bat throwing. Attempts have been made, in no effective way, to start fires.

Cars have been overturned, machinery has been tampered with, non-union men have been beaten and killed, by union men. Police have used their clubs freely on the rioters, who have placed wagons and autos and timber on the car tracks in Oakland.

The striking carmen, who demand \$6 a day for conductors and \$7 a day for motormen, and 8 hours with time and a half for overtime, have been nasty and lawless. The few cars running are enclosed in wire netting to shield platform men and the few daring passengers from rocks and bricks. A union man placed a sledge hammer on the tracks in front of an approaching car. This derailed the car, which nearly crashed into the house at 1447 Twelfth street. The loafers stopped a wagon loaded with tomatoes, with all which they bombarded the cars and the police. The tomato-owner carried no riot insurance.

Passengers are seized as they emerge from a car and are beaten by the mob of union

rioters. Police are active but they are far too few in number. Organized labor threatens the police, the chief, and the police judges, and has started petitions to recall the mayor and other officials.

Business in Oakland has been damaged by the carmen's and shipworkers' strike. There is little trade. The strikers have no money and the shoppers are afraid to ride on the cars. The sign "This Car is under control of the Federal Court," on each car, does not deter the rioting union men. October 10.

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Striker said: "we must prevent the people from riding on the cars or the strike is lost." Persons who ventured to ride were seized and beaten when they stepped from the car. Insufficient police protection.

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Strike blew up, with a postponement of adjustment. Strikers returned to work on previous basis.

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Here are sample headlines in the papers: Stones are Thrown as Big Crowds Close in. Rioting is Resumed. Fifty Are Clubbed by Police in One Clash. Injured are Treated at Hospitals. Cars Are Armored. Motor-man Stunned by Stone. Guards Fire on Crowds From Car Platform. Officer Shot From Behind.

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The shipyard strikers have lost. It is understood that the shipbuilders will resume about January 2, with one-fourth of the men, open shop, at the present wage, to finish government contracts. But it is impossible to compete with Atlantic Coast and English builders at these high wages.

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### Rioting at San Pedro

A dispatch from Los Angeles indicates riotous conditions growing out of the strike of the employees of the Los Angeles Shipbuilding and Drydock Company at San Pedro. Three lawless strikers were stabbed by a man whom they assaulted.



### Commercial Union Buys Big Corner in San Francisco

The Commercial Union of London has purchased the former Nevada Bank corner at Pine and Montgomery streets. It is 125 feet on the latter street 137½ on the former. A handsome office building will be erected on this central lot.

### Riot and Civil Commotion Cover

The Commercial Union of London is advertising insurance against strike losses, caused by fire, riots and civil commotion. Business men of all kinds, as well as manufacturers and shipbuilders, are specially interested in this important protection in these days of riotous strikes and bolshevistic I. W. W. sentiments.

### San Francisco Removals

The Aetna office is now at 219-221 Sansome street, where the Pacific department occupies three floors.

Miller, Henley & Scott, of the Western Assurance and British America, are now on the ground floor of 201 Sansome, with entrance also on Pine street.

Balfour, Guthrie & Co. insurance department is temporarily moved to 301 California street, into quarters formerly occupied by the Aetna. Work on the new Balfour, Guthrie & Co. 12-story building, at the southeast corner of California and Sansome, will begin very soon.

### Suicide, Sane or Insane

An exception from liability for death by "suicide, sane or insane," in a life policy includes self-destruction irrespective of the assured's mental condition at the time of the act.—United States Fidelity & Guaranty Co. v. Blum, 258 F. 897. (Wash.)

### Field Men

At Seattle W. B. Rasmusen has charge of the automobile department of the Home and Franklin, with title of general agent. At San Francisco R. B. Mathews (formerly of Board) has been added to the field staff, with title of inspector of improved risk de-

partment. E. C. Dietz's title is manager of the automobile department. H. L. Thompson has been added to the staff and G. W. Madison's name has been withdrawn from the list.

Seattle.—It is "James H. de Veuve" now and not "The James H. de Veuve Co."

### Riot and Civil Commotion Insurance

The Home and the Franklin Fire are advertising in San Francisco, where strike conditions prevail: "strike, riot, civil commotion and explosion insurance," which no banker, manufacturer, merchant, property owner or mortgaggee should be without. As rates are trebled in a general strike, insure now.

### Additional Hawaii Fire Figures

Vulcan Fire . . . . .	\$ 5,307	\$— 418
Caledonian . . . . .	9,113	649
Rochester Dept . . . . .	2,005	..
Atlas . . . . .	16,690	454
Automobile . . . . .	5,697	..
British America . . . . .	7,988	784
Western Assur. . . . .	3,797	2
Citizens . . . . .	3,597	2,147
Northwestern . . . . .	10,018	..
Firemen's . . . . .	9,066	..
Guardian . . . . .	57,200	761
Hartford Fire . . . . .	22,503	1,014
Hawaiian Ins. & G. Co. . . . .	8,929	13
Home of Hawaii . . . . .	21,315	205
Law Union & Rock . . . . .	21,982	1,771
Union Assur. . . . .	12,071	210
Liverpool & Lon. & Globe . . . . .	25,106	3,124
Ins. Co. of N. America . . . . .	18,116	677
Northern . . . . .	1,853	29
Yorkshire . . . . .	9,071	66
Northwestern Nat'l . . . . .	1,042	..
Nippon . . . . .	6,736	350
Tokio . . . . .	15,759	..
National Union . . . . .	12,804	21
Northern Assur. . . . .	61,608	2,897
Sun . . . . .	19,902	1,892
Union Ins. Soc. . . . .	8,017	..

Totals . . . . . \$932,260 \$ 50,703  
Loss Ratio, 5.4 percent.

## MISCELLANEOUS

### Fireman's Fund Will Double Its Capital

**\$3,000,000 Capital and \$6,000,000 Surplus**

Directors of the Fireman's Fund of San Francisco will call a meeting of stockholders on December 10 to vote on increasing the capital stock from \$1,500,000 to \$3,000,000. If authorized the additional stock will be offered to stockholders at \$150 per share of \$100. The surplus will then be double the capital, making the surplus as to policyholders about \$9,000,000.

There is no doubt that the stockholders will vote the new capital.

In the great fire of 1906 the Fireman's Fund suffered a grand total loss of \$11,000,000, a part of which was incurred under the policies of the Home F. & M. and the Pacific Underwriters. The assets of the two companies amounted to \$9,027,388, while the surplus was \$4,493,723, on January 1, 1906, and were a little more on April 17.

The stockholders of the big company, which held the shares of the smaller company, were assessed \$300 a share. The company was then enabled to pay at once 50 cents in cash per dollar of indebtedness, and later paid a cash dividend of \$65 per \$1,000 of the insurance loss claims, making \$565. In addition a share of stock in the company was given, at the value of \$435, a sum which was less than the value of the stock per share when the great disaster came but which it was fair to assume the stock would again be worth. It sold at \$465 on the day the increase of capital was announced.

Since the great fire the Fireman's Fund has paid \$196 in dividends per share. The claimant who accepted the share of stock for \$435 due has received in dividends and growth in value \$661, or \$67 more than a safe bond for \$435 bearing compound interest would have amounted to.

On September 30, 24 shares of Fireman's Fund stock changed hands at 454.

On October 15 600 was asked for the stock, and 560 bid, per share par value \$100.

### Sale of a Life Company

President John W. Cooper of the Pioneer Life of Kansas City (and associates) have purchased control of the Continental Life of Salt Lake City, of which Mr. Cooper is now president. W. S. McCornick of Salt Lake is treasurer. The deal was put through by Ernest R. Woolley, one of the principal stockholders.

### Great Life Company Engages in Fire and Miscellaneous Business

The great Prudential (life) of London is now in the fire way, issuing a "hearth and home policy" on dwellings. This policy is an "all in" one indeed.

It covers as follows:

Fire and lightning; burglary, housebreaking and larceny; storm, gas explosion, bursting or overflowing of water tanks, etc., whether due to frost or otherwise; riot, strikes and labor disturbances; aeroplane risks; loss of rent through fire; liability under workmen's compensation and other acts, liability to the public and for fatal accident to the extent to which the furniture and other effects are insured, but not exceeding \$5,000.

### Gasoline Dangers

At Artois, Cal., a woman was painfully burned by ignition of gasoline with which she was cleaning a garment.

There is an advertisement running in the dailies, advising women to clean their own clothing by dipping them in a gallon of gasoline, into which a proprietary powder is thrown. Thus the housewife saves the cleaner's fees and perhaps loses her life or house or both.

Berkeley, Cal., is surveying its fire hydrants and may install a salt water system costing \$750,000, rather than pay \$43,000 for fresh water fire protection.

The directors of the Republic Casualty Co. voted to increase capital to \$750,000, and subscribed for the new shares themselves, at \$30 a share, par value \$10.

## SELLING LIFE INSURANCE

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The man who sells life insurance should regard himself as a sort of missionary, preaching a gospel of family preservation and going about doing good for the individual and for society. He has duties to perform, with rewards not measured by commissions earned.

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You will never have a better and perhaps not an equal chance to insure farmers.

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There is somebody who wants to talk life insurance with you today, because he is making money.

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### A Business of Average Too

Every form of insurance is a business of average.

The work of the life insurance salesman is likewise a business of average.

The insurer must secure about so many risks for every inevitable loss.

The seller of life insurance must obtain about so many interviews for every application with the signature on the dotted line.

Success in income depends on his industry, insistence, skill, tact and knowledge of the business.

Knowledge as well as opportunity and address is necessary.

The new salesman should not be discouraged.

The old salesman should review his work for deficiencies which may have developed in time.

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### Your Preferred Prospects

Your old policyholders should always be at the top of your lists of prospects.

Those men whom you have already changed from prospects to policyholders are your preferred prospects for future business. You have already gained their confidence in you, their faith in your company, and you have educated them to the beneficence of life insurance. In the selling of additional insurance to them, more than half your work is already done. It is only necessary

for you to sell them on the proposition of their need for more insurance. Not one man out of a hundred who carry life insurance has enough to provide adequately for the future of his dependents in case of his untimely death. This is especially true in face of the present "fifty-cent" dollar, which will buy only half as much food, clothing and other necessities of life as it would a few years ago when he bought his life insurance. Moreover, it is not likely that he considered his life insurance adequate even then. How much more inadequate it is now!

Your old policyholders afford a wonderful field for your efforts. You should not let a week go by without soliciting your present policyholders at every opportune occasion. You should especially take advantage of changes in age and other changes which affect a prospect's life insurance problems, such as increases in salary, increases in family, and other important variations. Every salesman can very easily increase his production to a marked degree if he will take advantage of the splendid opportunity afforded in the field of endeavor which embraces the solicitation of his already satisfied policyholders.—The Bankers Life Bulletin.

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### Will Works Upon Habits

The building of a will is largely a process of changing habits—destructive habits are turned out and constructive habits are installed. The habit of virtue is twin in nature to the habit of vice. The will works upon habits, and habits make the man.

And so, in the process of self-discipline, whether of body or mind or personality, will is the transforming power. But the will can have little chance unless desire for the better condition is so ardent that action is decided upon. If our desire for success is so intense that with our entire being we call on the will for co-operation, we shall succeed; but if such a desire is lacking and we call on our will, we run the risk of destroying what power it has—for failure will tell the mind that the thing can't be done, and at the next call on the will for service



the mind will couple with its command a suggestion of failure that will be almost certain to cause failure.—Stewart Anderson.

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#### **Small Policies Must Not Be Shunned**

While it is good business to garner all the large cases which are at hand, an agent who is a steady producer does not disregard the small cases.

Many an agent has missed his club qualifications for the year because he thought that it was not worth while to bother about that \$3,000 policy which he could have had if he had called on the man across the street.

It is the little things which count in life insurance as well as in life, and it is the small policies industriously piled up day by day and week by week, which make or break the record of an agent.

Industry applied to the soliciting of small policies means intensive effort of the right kind, which means dollars as well as applications.

Life insurance today, if successfully solicited, means attention to what seem to be merely details, but really are the important fundamentals of the business which cannot well be disregarded by either the experienced agent or the novice.

Therefore do not shun the small policies because they are small or the prospect who needs the protection most. It will pay to insure everybody within your reach. Besides it is your duty to do so.—The Manhattan Life.

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#### **Set Your Price High**

A man, generally speaking, makes his own price on himself.

The salaried man doesn't often get a raise unless he asks for it.

The great point in getting full pay, is one's ability to set a proper price on his services.

Men who make money out of the services of others don't pay any more for hire than they can help.

A man who values himself below his worth gets a cheap rating on the market.

The reason \$10,000 men are so scarce is

simply because so few, comparatively speaking, are game enough to set that price and stick to it. For the same reason \$20,000 and \$50,000 men are still scarcer.

Salesmanship pays better than any other line of business, but a salesman only gets what he believes he is worth.

Life insurance selling is the best paying business in the world for men who feel that there is no limit to their worth—to what they should receive as pay for their expert service to the public.

It is only by "feeling one's oats," by knowing you can deliver the goods—that you will deliver the goods—that ability to make a big price on yourself and stick to it, comes about.

Ambitious men will not stay in the cheap class—they are constantly raising their price. If this year they make \$5,000, they demand \$7,600 to \$10,000 next year—and they usually get it.

The thing of under-valuing one's self is a serious matter to life agents. It's like putting a block under the wheels of progress. Every year added to the experience of a life agent, should mean added value to him as a money producer. If you want to grow big, in a business way, you've got to think and feel capable of big things—you've got to know your value and demand the price.

One thing certain—a glorious thing it is, too—there are no cheap men in the life insurance selling field save those of their own making. There's absolute equality in opportunity and every man may fix his price for himself. True, some over-reach themselves, but let us never forget that we should "shoot at the moon though our arrows fall on a dung-hill."

These are days of high prices in all lines and lifemen who have not "marked themselves up" should get busy lest they be classed with the "cheap men" whom nobody loves.—Missouri State Life Bulletin.

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The seller should know his goods. Can you answer any questions as to the policy you are offering? All about the beneficiary? The loans? The legal reserve? Suicide? Grace? Can you answer quickly and positively?

## PAST

Years ago a Coast life company employed a traveling superintendent, a man of ability who was paid a good salary. At the end of two years he called for his salary for two years. The officials were surprised to find that he had never drawn his salary, and seemingly he drew it then, not because he needed it but solely because he had received a call from the East and an offer of a higher salary.

The Coast Review has for many years published a valuable Legal Digest. What a variety of legal questions have arisen and been answered by our high courts! And still new questions are arising.

Once we placed this department well inside the book and received a protest from General Agent Arthur E. Magill, who said: "We who read the Digest always turn to it first and want always to find it in the same place, in the front part of the magazine." Capt. Magill (Civil War veteran) was at that time, among Coast underwriters, about the best posted as to fire insurance law. His companies were remarkably free from litigation in this field.

In 1853 the Western agent of the Ætna of Hartford at Cincinnati, J. B. Bennett, an underwriting genius, issued the first printed form of proof of loss. He is credited with originating the first daily report.

Bennett issued, also, a book of instructions for agents, known as the

"Ætna Bible," which was a model for future guide-books for agents.

In 1842 a director of the Ætna traveled over the Western field for the company, going to Chicago, Cincinnati, New Orleans and other cities. His 6,000 miles fares, rail and river, and his hotel bills combined, averaged \$3.29 a day. Possibly there were no tips in those days. This director's name was Joseph Morgan. He was the grandfather of J. P. Morgan of New York, who is also a director of the company.

## COAST INSURANCE HISTORY

The Alliance of London, which has absorbed some twenty companies, has a fixed policy of continuing the companies as separate organizations and thereby preserving their local connections and interests. At least Mr. Lewis told us so when his company purchased the old Union of San Francisco, which had promptly paid its losses at Chicago. He had elected Nathaniel James, a marine man, president of the Union as well as general agent of the Alliance. But for some reason the Union was reinsured and disincorporated not a great while afterward, and later the Alliance was placed with Manager Mullins of the Commercial Union.

### 1878

The Travelers reestablished its agency in San Francisco, under supervision of Alexander M. Dean, assisted by Thomas Bennett as special agent. In the following January Mr. Bennett became the manager.

Potter, Jacobs & Easton dissolved partnership, Mr. P. going alone, in December.

### 1879

The Paris Underwriting Association operated in San Francisco. It was composed of La Melusine Marine Ins. Co. and La

Prevoyance Marine Ins. Co., both of Paris, France, with combined assets of \$6,767,640 francs.

Hutchinson & Mann were the general agents, at 314 California street. Capt. A. M. Burns was marine surveyor.

Henry Balzer & Co. represented the North German, Svea, Manhattan Fire and Underwriters Agency of New York.

First number of New York Underwriter appeared.

Z. P. Clark and L. Beck became connected with the new E. E. Potter agency.

Balfour, Guthrie & Co. represented the Guardian of London and the British & Foreign Marine of Liverpool.

A. B. Forbes at 216 Sansome st. represented the Continental, Niagara, and Commonwealth (Boston). C. J. Van Tassell was manager.

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**Columbia Life and Trust Co.**

This Portland, Or., company was reinsured in April, 1917, by the New World Life of Spokane, Wash.

The several states' insurance departments examining the company in 1918 and made some criticisms.

This company was started by General Agent Lockwood, after resigning the Northwestern agency.

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**In Depreciated Paper**

The price of foundry pig iron when the Civil War broke out was \$20.25 per ton; in 1865, \$46.12 per ton. Three years after the close of the war it had declined to only \$39.25 per ton.

Silver is quoted at \$1.20 $\frac{3}{4}$  an ounce. This is 16 to 1. In London bar silver on Oct. 2 was \$1.28 $\frac{1}{2}$  an ounce.

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**\$2 a Day Assessment.**—To pay for benefits to union strikers around San Francisco bay all members of unions in this district have been paying \$1 a day and are now assessed \$2. Union kiddies will have to go without new shoes.

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There has been a rumor that the Sun will buy the Sea. Denied.

**Automobile Decisions**

The Industrial Accident Commission is not bound to decide in accordance with opinion evidence as to the speed at which an employee was driving an auto by the overturning of which he was killed; but it is its duty to pass on the evidence, and decide the fact.

Circumstantial evidence that an employee when killed by overturning of auto was exceeding the speed limit held insufficient, particularly in view of the presumption against commission of crime, to justify annulling of award of Industrial Accident Board as unsupported by evidence.—United States Fidelity & Guaranty Co. v. Industrial Accident Commission of California, 183 P. 540.

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Driver of automobile between sidewalk and center of street in which automobiles are parked has duty of proceeding with such reasonable speed, with such warnings, and in such reasonable distance from rear ends of the parked machines as not to endanger the safety of persons exercising their right to pass from the place of parking to the sidewalk.

Where automobile driver had 18 feet within which to drive machine between sidewalk and parked automobiles in center of street, the driving of automobile within 2 $\frac{1}{2}$  to 3 feet from rear ends of parked automobiles was sufficient from which to raise inference of negligence.—183 P. 220.

Plaintiff had parked her machine in the middle of the street, according to regulations, and had just stepped back to see if she could safely cross to the sidewalk. Defendant's machine struck and injured her. Awarded \$1,530.74 damages.

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Other decisions in "Automobile" department.

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**Hartford Fire Bonus**

Employees of this company have been given a bonus of one month's salary and a 10 percent increase for October, November and December, because of the h. c. l.



**FIRES**

Aberdeen, Wash., Sept. 24.—Craft shingle mill burned today. Loss \$2,000. No insurance. Sparks from the dump.

Tacoma, Sept. 24.—At Yakima av. and South 25-27th sts. three houses and a barn burned.

San Francisco, Sept. 20.—The grocery of Freese & Co., 1266 Divisadero, virtually destroyed by fire at 1 a. m.

Canyonville, Or., Oct. 3.—Prune dryer of Ralph Knight burned, with \$3,000 loss.

Oakland, Oct. 1.—Two floors of Harrison apartments, Ninth and Harrison, burned out. Ground floor with automobiles, etc., saved. Blaze started in light shaft.

Cheyenne, Wyo., Oct. 19.—Union Pacific R. R. yards burned, including lumber. Loss, \$100,000.

Oakland, Cal., Oct. 13.—Row of flats at 3630 East Tenth partly burned tonight. A fireman 55 while coupling hose was stricken with apoplexy and died.

Oakdale, Cal. 14.—Oakdale Almond Growers' Warehouse and contents burned. Loss about \$30,000.

San Francisco, 14.—Coal burns spontaneously. That's what occurred on the str Maui, unloading a government cargo of Atlantic coal. Fire broke out when two-thirds of the 9,000-ton cargo had been discharged at California City. San Francisco sole fireboat in commission came to the rescue.

Elmhurst, Cal., 14.—Carl Schmidt's barn, twelve tons of hay, two horses and farming tools burned. No insurance.

Portland, 7.—At 126 North Broadway a neglected gas jet in the Mason Tire & Sales Co. place started a fire which did \$3,000 damage

Montesana, Wash., Oct. 9.—Fire in the city hospital in the Knights of Pythias building did damage of about \$3,000 to building.

Petaluma, Cal.—Two autos collided here, head on. Both burned.

Sacramento, 21.—Fire in elevator shaft of Travelers hotel discovered at 6 a. m. Some damage.

San Francisco, Oct. 9.—Town of Colma, just over our city line, had its little wooden business section fire-swept today. Loss \$13,000. Started in Eldorado garage in oily rags.

San Rafael, Cal., 9.—Building occupied as a pool and billiard room and bowling alley (Martens Bros.) was destroyed by fire before daylight. Adjacent building burned. Loss \$6,000.

Bridge between Banta and San Joaquin river burned.

**Fire**

The Merchants Fire Assurance (Geo. L. McIntire, manager) has equipt its new office at 224 California street.

Chas. R. Watson, general agent of the Republic Underwriters, is making his usual trip through southern California.

W. D. Cannon, charged with setting fire to his store in Guerneville, Cal., was insurance agent and wrote the policy or application for insurance on his store. He was formerly (three weeks before) in business in Wheatland, Yuba county.

**Incendiary Out on Probation Must Pay Owner \$1,000**

Fairfield, Cal.—Arson case of Albert Rosel has been continued for one week. Rosel last year was arrested for burning barn, horses and hay of E. A. Potterton of Green Valley. Convicted and released on probation, he is now up on charge of violating its terms. As he agrees to pay Potterton \$1,000 and keep away from Napa and Solano counties, he is again released on probation.

**Los Angeles Firemen Quit A. F. L.**

The Los Angeles Firemen's Union has relinquished its charter from the American Federation of Labor, the city council having passed a resolution that such membership is contrary to public policy.

Longest day this year was June 22.

# ONE THING AND ANOTHER

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The "overland" flight of government fliers proves the present unreliability of the airplane in rainy, misty and windy weather.

\* \* \*

What has become of the monoplane?

\* \* \*

A pioneer tells me that Mark Twain's Celebrated Jumping Frog Story was common property in Calevaras long before Mark ever heard of it.

\* \* \*

A life insurance policy strengthens character.

\* \* \*

John Drinkwater, an English insurance clerk, is author of the new play, "Abraham Lincoln." He is a poet as well as playwright.

\* \* \*

There are now 12,000,000 women voters in U. S. Let us take to the woods!

\* \* \*

Wait till weall can go to France in French ships and then there'll be no more inflation in this American nation.

\* \* \*

By the way, Cincinnati was the first city with a professional expert challenging traveling uniformed baseball club. It was the Red Stocking of 1869, which went about astonishing everybody with long scores, long actual pitchers, easy home runs, and by winning every game but the solitary one it did not want.

\* \* \*

To those about to buy a second-hand auto, Don't. Some disgusted owner will give you one.

\* \* \*

Youthful thugs have been darting about San Francisco streets in stolen autos, leaping out and grabbing and robbing pedestrians. In one instance the highwayman dragged a man into a car, gagged him and then robbed him of money and watch, and left him dazed in the street.

\* \* \*

Watches vary as the weather.

There use to was a grim tall cheerful editor who was always short—of money. In his weekly paper he always spelt wh hw, as hwich, hwere, hwat. Which was right, for we pronounce it so. He was a Wyandotte man, opposite Kansas City, Mo. It was the fashion of other editors to spell his town (now Kansas City, Kansas) Y&., which was the best thing ever in simplified spelling, even better than his hw. Edgar a poet spelled Wyandotte with an accented e, a la francaise, but there now seems no good authority for so spelling this Indian tribe name.

\* \* \*

A bill in Congress proposes to check automobile stealing by imposing heavy penalties for transporting stolen automobiles from one state to another. In Western states last year there was an average of 1,232 stolen machines per state. In Detroit, Chicago and St. Louis the average of stolen machines was 2,496.

\* \* \*

Yakima, Wash., is to have a new store 75 x 130 at corner of Yakima and Third, by Lentz Hardware Co.

\* \* \*

Two sailings in November for the battlefields of Belgium and France, from New York. Next year the visits by Americans will be tremendous in number of visitors and in amounts of American money left in Britain and France, Belgium and Italy, the truly great democracies.

\* \* \*

Last week at Bakersfield, Cal., a car driver, to avoid striking his brother, swerved to the right and struck and killed a man at the roadside who was bending over the hood of his car. Arrested for manslaughter, L. R. Keester, merchant, is out on \$10,000 bonds.

\* \* \*

I don't know which is the meanest trust, the San Francisco Printers' Board of Trade or the San Francisco Printers' Union.

\* \* \*

On a government controlled railway diner one realizes the high cost of living, prices being increased to pay railwaymen's doubled salaries.

## LIFE

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**The Mail-Order Postal Life Conceals  
Commissions as Disbursed for Ad-  
vertising—Half the Assets Invested  
in Real Estate**

N. Y. State Insurance Department issues report on examination of the Postal Life Insurance Co., as of Sept. 30, 1918. Total new premiums for nine months, \$47,392. Commissions to agents, \$10,254. The company advertises "no commissions to agents."

Book value of real estate, \$5,943,852, or more than half the \$9,702,975 admitted assets. This great proportion of realty does not show strength. A decline of less than 6 percent would wipe out capital and surplus.

The examiners found the surplus to be a little less than as claimed by the company.

The Postal pays policyholders for new business written through their recommendation. On ordinary business they are paid \$5 per \$1,000 of insurance. On group business the rate is \$1 per \$1,000 on business on which an annual premium has been received.

These payments are equivalent to commissions but they are reported in the annual statement as disbursed for advertising. The advertising item in this report is \$21,813, which plus the \$10,254 commission to agents makes a total of \$32,067. This is about 90 percent of the \$35,776 first year's premiums on original policies.

It is also the practice of this "benevolent" mail order company to pay certain amounts, usually \$4 per \$1,000 insurance, to fraternal or benevolent

associations on which the first six months' premiums have been collected. Such payments of "commissions" are also concealed by being charged to advertising.

The New York examiners say:

"It would appear that these payments reported as advertising are not technically such."

For the Pension Mutual taken-over business the Postal paid the Philadelphia general agent \$3,471, on the basis of \$5 per \$1,000 on ordinary policies. The general agent was a policyholder of the Postal. This payment (commission) was charged to the Postal's advertising savings fund.

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**Answers**

C. D.—Send us a specimen of your work. Perhaps we can use it.

A. A. N.—Neighbors of Woodcraft of Portland is Carrie C. Van Orsdall's society, beginning in 1897 and reincorporating in 1905. She is president. The vice president and secretary are women. The assets amount to \$2,960,249. It is impossible to say what the liabilities are. Last year the members paid \$650,774 in assessments, which are not based on any mortality table. Insurance, however, is in definite sums. We can not assure you of the permanence of this society.

W.F.S.—1. There is nothing new of Equitable mutualization. It is understood that the plan will go through. 2. The stockholders will receive about \$3,500,000 for their \$100,000 capital, it is estimated. 3. It has always been "held out" that the surplus of the company belongs to the policyholder. 4. Of course, we cannot tell you what the surplus will be but it will probably be, after mutualization, 1½ percent of the assets. 5. Dividends on capital are limited to 7 percent annually.

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Much of our mail nowadays is stamped "official business."



**IDAHO****New Insurance Commissioner**

Hon. H. J. Brace has been appointed director of insurance of Idaho.

This state now has a department of commerce and industry, which includes a "bureau of banking," a "bureau of insurance" and a "state insurance fund." Whether the legislature regarded insurance as commerce or as industry is not known—not in this office.

Director Brace, as stated by his predecessor, Director Hyatt, served as Captain, overseas, on the staff of Lieutenant General Liggett of the 1st Army Corps. He has wide experience in insurance.

**A Good Year**

Present indications are that United States fire losses will permit of a good underwriting profit this year. On this Coast the loss ratio has increased several points but the surcharge insures a good profit.

**Study Statement Figures**

Conditions are changing, and business must soon show the effects. Our recommendation that statements of companies be carefully studied is renewed as timely. The abrogation of the 10 percent surcharge means a good deal. It may wipe out all fire underwriting profit in wide areas.

The premium income of the Pacific West has been reduced \$4,000,000, but there has been no reduction in expenses.

Life and miscellaneous companies also are facing new conditions.

It is probable that some companies will retire from this field. Some companies will retire from business or may consolidate with others. Fairly correct inferences may be drawn from statement figures.

**Waiver of Time.**—The conduct of an accident insurer in accepting monthly premiums after they were due on the first of the month constituted a waiver of the time of payment binding upon it.—*Wacker v. National Life & Accident Co.*, 213 S. W. 869.

**HAWAII****Territory of Hawaii Report**

The preliminary report of the insurance commissioner of Hawaii has just been received. It is dated July 1 and covers the business of 1918. Delbert E. Metzger is commissioner. Henry C. Hapai is deputy commissioner.

Total fire premiums in the territory, \$932,259; losses, \$50,702; loss ratio, 5.4 per cent. From 1903 to 1918 inclusive the loss ratio has average 12.88.

Percentage of loss to amount insured has averaged .0024. In 1903 it was .0077; last year, .0009. Average premium rate is \$1.84.

Total premiums in 1918, \$932,259, against \$364,628 in 1903. Just what proportion is paid by the big sugar and other plantations we do not know.

Marine premiums last year were \$594,739, with \$50,835 losses paid. In 1915 marine premiums were \$272,637 with \$646,408 losses paid.

Life premiums new were \$268,200, a decline of \$81,938. Amount newly written \$5,271,100, a decline of \$1,327,487.

It is evident that the Hawaiians were not scared by influenza.

Miscellaneous premiums amounted to \$393,514, with \$96,982 losses. Automobile premiums, \$80,886, with \$10,042 losses. Burglary premiums, \$909, with no losses. Employers' liability, \$11,687, losses \$746. Fidelity and surety, \$52,871, losses \$3,474. Workmen's compensation, \$166,499, with \$57,010 losses. This class furnishes nearly half the miscellaneous premiums of the Islands.

A good picture of the Modesto, Cal., garage fire appears in Fireman's Fund Record for October. According to an eye witness, a wire broom was used to sweep up the oil-room soaked with sawdust caused a "static" (frictional) spark, and a "ball of fire rolled from the oil room." As previously printed in C. R., this sparking by the luminiferous ether burned thirty autos and caused a total loss of \$100,000. Moral: don't sweep oil-soaked sawdust with a clashing, flashing wire broom.

## GENERAL

**Association of Life Insurance Presidents**

Ways and means by which the institution of life insurance may contribute further to meeting the country's readjustment problems will be considered at the Thirteenth Annual Convention of the Association of Life Insurance Presidents, which will be held at the Hotel Astor, New York, on December 4 and 5.

The general needs of the country and its urban and rural communities will be presented by speakers who have been studying the subject from various points of view. These speakers will include governmental executives, corporation executives and economists of national reputation. In addition, life insurance executives will furnish collective information showing the extent and character of the contribution of the business of life insurance toward meeting the problems of the country thus far and indicating how its functions and resources might be further employed in aiding national development at a time when many new and perplexing questions are confronting the people.

The convention will be opened with an address by Dr. Nicholas Murray Butler, President of Columbia University. His subject will be along the line of "Mental vs. Material Reconstruction."

**California State Compensation Fund**

The board of control reports as of June 30th—

Admitted assets, \$3,398,749.

Reserves, \$2,147,531.

Surplus, \$1,100,923.

There are unpaid 1914 and 1915 losses.

Receipts for the quarter, \$810,794; disbursements, \$1,059,157, of which \$529,963 was for bonds, and \$343,454 for claims department. Compensation was only \$203,038, and medical \$116,247, and salaries and expenses \$24,168. Dividends paid policyholders were \$122,036.

Surety.—Evidence that an administrator in his account charged himself with the sum

sued for, that he was removed for failure to account for the money received by him, that he still failed to pay over the money, three years later refusing to answer citation, is sufficient to sustain finding, in an action against the surety on his bond, that he had failed to pay over the amount received by him.—*Moody v. Pacific Surety Co.*, 182 P. 802. Cal.

**Retires**

William Ireland, for many years marine secretary of the Commercial Union's Pacific department, has resigned because of ill health. He has been presented with a beautiful gold watch.

**Buy War Stamps**

San Francisco, Sept. 28. — The Twelfth Federal Reserve District at the end of July was short \$34,835,892 of its War Savings Stamps quota of \$41,263,200 for 1919, according to a report of the Federal Reserve Bank of San Francisco. Hawaii up to end of July led all states and territories in the district in percentage of quota subscribed, attaining a percentage of 36.4. Oregon was next, with 30.7.

**Public Garage Defined**

Fire Chief Elliot Whitehead of Oakland asked the city attorney to define a public garage. The answer was to the effect that a building housing four or more autos is a public garage; and also if a charge is made for storage or for work on cars.

**Incendiary Fires**

Yuba City, Cal. — Adolph Mueller and Fred Butler both suffered from fire today. Evidence points to a firebug.

Died.—John Henry Hare, an old time local agent at Redding, passed over the Divide recently.

Sacramento, Oct. 12. — Willis A. Mackinder, auctioneer and insurance agent, formerly of St. Helena, died suddenly tonight, age 58.

# CHIPS

—"How to be Happy and Well" and "All About Milk" are two very useful pamphlets printed and distributed by the Metropolitan Life Insurance Co. We read that milk is our best all round food, that a quart of it is equal to three pounds of fresh codfish or three-quarters of a pound of lean round beef. Milk should be eaten and not drunk as a beverage. Heating does not hurt the vitamins in milk. We read that houses and clothing—shelter that is necessary in temperate and frigid zones—cause weakness and disease unless prevented by good hygiene. Good health requires plenty of air, sunshine, exercise, rest, proper food and clothing, work and play. Well put. Good health depends on good teeth. The Metropolitan is doing good work along these lines

—San Francisco.—At Mission and Charles streets the lumber yards of H. S. Thompson caught fire and light pieces aflame were lifted high and carried long distances. Many wooden buildings were for a time in danger. Four alarms were turned in and twelve engines and five chemicals assisted in controlling the fire. Loss perhaps \$15,000.

—Farmington, Cal., 17.—Explosion of coal oil stove set fire to dwelling. Occupants packed for moving. Burned down and two other dwellings burned. John Faulcng, owner. Pehl house was torn down to save hotel.

—Alaska.—Five steamers were caught by an unexpected early freeze of the Yukon. Nearly 200 passengers and boatmen must tramp weary miles to Fairbanks. The boats are frozen in for the long winter.

—The California department is finishing its compensation experience table, and will issue new rates.

—Denver Situation.—Agency conditions have been very unsatisfactory in Denver. The Western Union has left the matter wholly with the Rocky Mountain Association, composed of representatives of the Board of Fire Underwriters of the Pacific and of the Western Union.

—Coast Conflagrations.—A New York daily lists big fires in September, which include San Francisco spice and coffee warehouse, \$500,000 (ah!); Big Horn, Wyo., forest fire. \$1,300,000 (ah - ah); Rosalia, Wash., elevator and cars of grain, \$300,000 (oh); Seattle, Wash., business stock, \$300,000.

—Our New York exchanges, like the magazines, are delayed by union quarrels and strikes for \$14 a week more pay for printers.

—Personal.—General Manager Roger Owen of London (of the Commercial Union and Palatine) and U. S. Manager Wray of New York visited San Francisco this month and considered and closed the deal purchasing the northwest corner of Pine and Montgomery streets. Both managers have returned home.

—Life.—The Review of Sydney prints a fine story of the Septuagenary of the Australian Mutual Provident Society of Melbourne. Seventy years is a long time for a life company, especially for one in Australia. The illustrations are super-excellent.

—The New Amsterdam Casualty will increase its capital to \$1,250,000.

—The San Francisco agency of the Bankers Life wrote \$2,418,925 for the first eight months of 1919.

—Begins to look as if the recurring flu would not be an epidemic. This time it strikes the larynx and the intestines.

—Italians are still leaving San Francisco in "bunches" bound for Italy, and resolved to later migrate to Argentine.

—"Liberty Underwriters" is a New York lloyd.

—A Chicago insurance man, earning \$10,000 a year (it is said), has given up his position to become a clergyman at \$2,500, because he loves children.

—Beware! — Next February has a leap year.

—Brokers and Agents who are wise prefer the companies that advertise in the insurance reviews; for it's no news that they are the kind whom the claimants find are more liberal in the settlement of losses.



## GENERAL

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**Have You a Line?**

Aberdeen, Wash., is to have a \$400,-000 Elks hotel bldg.

Santa Rosa, Cal., is to have a new \$150,000 hospital.

Grass Valley, Cal., has a new finished hotel costing \$100,000.

Prineville, Or., has a building boom.

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**Comparatively Safe**

The only legislature in sight is in Washington, D. C.

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**Overheard**

"The more restrictions, the more money the police make."

"He says he wants to live as long as he retains his sense of humor."

"I notice he has not told a funny story for nine months."

"Good-bye."

---

**Life**

A convention examination of The Fraternal Aid Union has been concluded by the insurance departments of Kansas, Colorado, Iowa, Mississippi, South Carolina and Maryland. It was the second official examination of this association within two years. The report makes complimentary reference to the activities of the Fraternal Aid Union in endeavoring to lift all of its insurance liability up to a sound basis. Accepting new business only at adequate legal reserve rates is praised. The examiners express approval of the plan of the management in assessing old members additional to meet emergencies and in encouraging those able to do so to transfer to its adequate rate class.

The report discloses admitted assets as of June 30, 1919, of \$1,587,303, reserves of \$459,120, and surplus of \$619,230. The membership totals 99,000.

M. J. Doyle of Colorado, for the Missouri State, sent in 11 apps for a total of \$63,000, last week.

M. F. N.—The Morris Plan Society is operated on the assessment plan.

L. D. B.—Two fraternal societies, a east, now have adequate rates if the present expense ratio is not exceeded.

The Massachusetts report for 1919 denounces preliminary term insurance, which is unlawful in that moral state.

Now, I am sure that you are not going to claim that you are writing all that you possibly can. There isn't one agent in five thousand who can make that assertion truthfully. If you should tell me that you are working eight hours every day of the year and putting the very best of your faculties into it, I would still venture to say that your production is far short of the possible maximum.—Forbes Lindsay in West Coast's Pioneer.

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**Miscellaneous**

Failure of an accident policy requiring notice of injury to insurer within ten days to specifically include an exception where such notice "may be shown not to have been reasonably possible" was of little or no importance. Such an exception is implied.—124 N. E. 225.

A California lad struck by a car was taken to a hospital, where he lay unconscious for twenty-eight days. He is now reported as recovering.

Fidelity Ruling.—In an action on a fidelity policy, held that, while the court had the right to arrive at an estimate of the employee's misappropriations, which consisted largely of consuming the employer's stock of liquor, by an approximation of the daily articles consumed, the finding of the court was insufficient, where it did not show what proportion of the value taken by the employee accrued prior to the discovery of his dishonest acts.—Los Angeles Athletic Club v. United States Fidelity & Guaranty Co., 183 P. 174.

**FIRE**

The Nippon has the courage to enter Texas.

Chief Stetson of the Seattle fire department intends to have moving pictures taken of fires and surroundings, and exhibit them in the movies, with a talk of how the fire started, how it could have been prevented, and how easily extinguished at first.

**Bonus Increases**

The Aetna and the Hartford Fire at the home office are temporarily paying a ten percent increase of salaries.

**LIFE**

St. Louis.—Missouri State Life has passed \$202,000,000 in business in force.

The Connecticut General will add \$400,000 to its capital and same to its surplus.

**WASHINGTON**

On the banks of the Puyallup river in Washington two enterprising Japanese have been turning out 70 gallons of moonshine daily, and are doubtless rich men now, though in jail. When the still was raided, somebody set fire to the bridge.

30 Printers in Spokane have declared open shop.

The assessed valuation of Seattle \$294,401,256. Taxes will be increased 30 percent. City and county tax rate is to be about 62 mills.

# The Pacific Mutual Life Insurance Company

of California

*The Only Old Pacific Coast Company*

**Offers SUPERIOR OPPORTUNITIES  
to High Class Salesmen**

**See for an Agency Contract in California**

*Managers for Life Department*

**KILGARIF & BEAVER,**

Shreve Building, San Francisco

**JOHN NEWTON RUSSELL, Jr.**

Pacific Mutual Bldg., Los Angeles

*Managers for Accident Department*

**F. A. STEARNS,**

Shreve Building, San Francisco

**The PASCHALL-JONES CO.**

Story Bldg., Los Angeles

**Paid-for Life Insurance, \$208,647,520.00**



**FOUNDED 1868**

**Assets**

**\$45,432,695 61**

**Capital and Surplus**

**\$5,039,328.50**

# Queen

Insurance Company  
Of America, N. Y.

ASSETS, (JAN. 1, 1919) . . . \$14,457,150  
NET SURPLUS, . . . 4,660,450



Gross Assets, Jan. 1, 1919  
\$142,280,242

Fire and Marine Assets  
\$68,320,967

Net Surplus  
\$22,627,938

## NEWARK FIRE Insurance Company

ESTABLISHED 1811

ASSETS, . . . . . \$2,777,425  
SURPLUS TO POLICYHOLDERS, 1,055,529

*ROLLA V. WATT, Pacific Coast Manager*

*FREDERICK B. KELLAM, Asst. Manager*

*H. R. BURKE, Asst. Manager*

*T. B. DEAN, Marine Underwriter*

*F. D. WALLIS, Automobile Underwriter*

ROYAL INSURANCE BUILDING, SAN FRANCISCO



## ITEMS

Little Rock is on the insurance map but is not proud of its \$6 per capita loss ratio this year tho it is twice the national average.

Any man who shares the profits should share the losses. For example the holder of a mutual fire policy or the miner or the factory worker or the longshoreman or other boob who hears, reads and believes the agitators' communistic and other confiscatory nonsense.

125 Too odorous whisky stills have been discovered and closed in Washington by the federal gents. No attempts have been made to close the coffee percolater kitchen stills. Women report every strange stew smells and arrests are frequent, but ill will is not yet charged with any fires.

Plato said: "Courage is the knowledge of the things that a man should fear and that he should not fear."

American National is now National American Fire. Business begins soon, with capital and surplus for any state.

## NEW PACIFIC DEPARTMENT

# Merchants Fire Assurance Corporation OF NEW YORK

Organized 1910

**Capital, - - \$400,000.00**

**Admitted Assets, - \$2,786,430      Surplus to Policyholders, - \$1,269,113**

Prominent Stockholders

Conservative Management

## Merchants Underwriters Agency OF NEW YORK

**Admitted Assets, - \$2,786,430      Surplus to Policyholders, - \$1,269,113**

PACIFIC DEPARTMENT: 324 California Street, - SAN FRANCISCO, CAL.

**GEO. L. McINTIRE, Sec'y**

ORGANIZED 1797

# The Norwich Union Fire Insurance Society, Ltd.

Of Norwich, Eng.

**Assets, Over . . . . . \$16,500,000.00**

**Losses Paid, Over . . . . . \$100,000,000.00**

Pacific Department :

J. L. FULLER, Manager

FRANK L. HUNTER, Asst. Manager

234-236 Sansome Street  
SAN FRANCISCO

**"Unexcelled Service to Agents and Policyholders."**

---

**ELBRIDGE G. SNOW, President**

***Organized 1853***

# **THE HOME INSURANCE COMPANY NEW YORK**

## ***Riot and Civil Commotion COVER***

***Full Protection Against Loss From  
RIOT --- INSURRECTION --- CIVIL COMMOTION  
INCLUDING STRIKE EXPLOSION***

### **FIRE and ALLIED BRANCHES of INSURANCE**

Fire, Lightning, Automobile, Explosion, Hail, Marine (Inland and Ocean), Parcel Post, Profits and Commissions, Registered Mail, Rents, Rental Values, Riot and Civil Commotion, Sprinkler Leakage, Tourists' Baggage, Use and Occupancy, Windstorm, Full War Cover.

**STRENGTH**

**REPUTATION**

**SERVICE**

**Steel**

Under the existing system, steel is sold throughout the United States at the prevailing price at Pittsburgh, plus a charge equivalent to the freight rate from Pittsburgh to the point to which the steel is delivered, regardless of the location of the mill selling the shipment and regardless of the actual freight charge involved. Thus, steel sold from mills in the Middle West is priced as though it were manufactured at Pittsburgh and transported from Pittsburgh to the Middle West purchaser.

---

**The Packer**

"The extent to which the packer should be permitted to enter unrelated food lines (even assuming legitimate

competitive methods) is a matter which the public interest alone should determine. Two questions, primarily economic, are involved: Does this widening of activity result in additional economies of production and distribution? Does it result and will it continue to result to the public in lower prices and better quality of product and service? A third question, not here discussed, relates to the ultimate effect of such vast and powerful organizations on the political and social fabric of American institutions."—From Federal Trade Commission Report.

How about Standard Oil? Not a word. How about labor unions? Not a word. How about the Paper Trust? Not a word. Why this fuss about a few cans of peas? Kumthru.

---

***Largest Fire, Marine and Miscellaneous  
Premium Income—\$53,500,000***

---

**Strike, Riot, Civil Commotion,  
and Explosion Insurance**

---

***Present Rates Are Trebled in the Event of a General Strike,  
Therefore INSURE NOW and Save Money***

---

**COMMERCIAL UNION ASSURANCE COMPANY**  
of LONDON

**PALATINE INSURANCE COMPANY**  
of LONDON

**Pacific Department 558 Sacramento St., : : San Francisco**

**CHARLES J. HOLMAN, Manager**  
**R. C. MEDCRAFT, Assistant Manager**



Pacific Department, 369 Pine Street, - San Francisco

**CONNECTICUT | WESTCHESTER**

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

**HARTFORD**

**NEW YORK**

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,  
MANAGER**

FRED'K S. DICK, Assistant Manager

PACIFIC DEPARTMENT  
**SPRINGFIELD**

**F. & M. Ins. Co.**

*of Springfield, Mass.*

Largest Fire Insurance Company Chartered by the State of Massachusetts

Incorporated 1849

Total Assets . . . . .	\$13,224,033 34
Total Liabilities . . . . .	10,698,313 46
Net Surplus . . . . .	2,525,719 88
SURPLUS TO POLICYHOLDERS, . . . . .	\$5,025,719 88

*150 Sansome Street, : San Francisco*

**GEORGE W. DORNIN, Manager**

**JOHN C. DORNIN, Asst. Manager**

**SUPERINTENDENTS OF AGENCIES**

C. L. SPEAR

GEO. C. CODDING

J. E. CRANDALL

C. H. ANDERSON

FRANK H. YOUNG

RALPH G. STICH

W. L. HARNAN

Under government management the British railways have a deficit of \$300,-000,000 this year.

Same here, dear.

Aristotle said: The slave knows no leisure, and the state which sets peace above war is in the condition of a slave.



# ATLAS

*Assurance Company*

(LIMITED)

Of London, England

With which is Incorporated the

**Manchester Assurance Co.**

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

**FRANK J. DEVLIN, Manager**

**T. H. PALACHE, Assistant Manager**

## At Washington

President Wilson says:

"Only by keeping the cost of production on its present level, by increasing production and by rigid economy and saving on the part of the people can we hope for large decreases in the burdensome cost of living which now weighs us down."

Secretary Wilson says:

"Buy and buy. Buy now. Buy what you need. But buy wisely."

Take your choice.

## Cotton

Yield of cotton in the Southwest is estimated at \$46,000,000 or more than half that of citrus fruit.

## Astronomy

They tell me—and they know—that next year moonshine will be found in the deepest canyons and darkest caves in the Sierras.

"What queer people come from Eureka!"

# ARE YOU PLEASED?

## IF NOT, SEE

# US

**POLICIES UP TO THE MINUTE  
LIFE, ACCIDENT and HEALTH,  
Occidental Life Insurance Co.  
OF CALIFORNIA**

**"THE DURABLE"**

MERCHANTS NATIONAL BANK BLDG.,

LOS ANGELES, CAL.



## New York Underwriters' Agency

*Established 1864*

*Issues policies covering Fire Riot and Civil Commotion and  
Sprinkler Leakage*

**Assets Represented, . \$39,723,888.62**

**F. M. BRANCH, Manager**

**H. R. MANN Jr., Assistant Manager**

**Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO**

**SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1215 Hoge Bldg, Seattle, Wash.**

**V. H. Quitzow, 339 Sansome St, San Francisco — A. C. Anderson, 317 Van Nuys Bldg., Los Angeles  
Chas. J. McPhee, 603 Mohawk Block, Spokane, Wash.**

**W. B. MEIKLE, President and General Manager**

**JOHN SIME, Asst. General Manager**

## BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

( FIRE )

United States Assets . . . . . \$2,192,173.14

Liabilities in United States . . . . . 1,419,245.79

*Surplus* . . . . . **\$772,927.35**

**MILLER, HENLEY & SCOTT,**

201 Sansome Street, - - - San Francisco

**General Agents for OREGON, WASHINGTON, ALASKA and HAWAII**

### LIFE

Part-timers produce 10.1 percent of the Phoenix Mutual business for first half of 1919; full-timers, 83.4 percent, and surplus-line 6.5. Part-timers live chiefly in rural communities.

### LIFE

Vancouver.—Fred. George Price is being sued by his wife for \$5,000 damages because he failed to insure his life in that amount as he agreed to do in writing five years ago.



**Automobile — Fire — Strike — Riot — Sprinkler Leakage — Explosion  
INSURANCE**

**PACIFIC DEPARTMENT**

**UNITED STATES FIRE INSURANCE COMPANY**

Organized 1824

**THE NEW BRUNSWICK FIRE INSURANCE COMPANY**

Organized 1826

**THE NORTH RIVER INSURANCE COMPANY**

Organized 1822

**MERCHANTS FIRE ASSURANCE CORPORATION**

Organized 1910

**RICHMOND INSURANCE COMPANY**

Organized 1836

**WM. W. ALVERSON, Manager**

**HAROLD JUNKER, Assistant Manager**

**266 Bush Street, - - - - San Francisco**

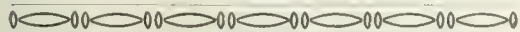
**A. M. LOVELACE, AGENCY SUP'T,  
SAN FRANCISCO**

**T. J. KELEHER, STATE AGENT,  
LOS ANGELES**

**Special Agents — Portland:—W. E. Helfrich, Ward S. Jackson, San Francisco:—T. B. Clarke,  
W. T. Booth, Los Angeles:—E. R. Honsinger**

**TERRITORY:—Alaska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho  
Montana -- Hawaiian Islands**

**Insurance Placed Anywhere in the United States and Dominion of Canada**



**VULCAN FIRE**

**Insurance Company**

OF OAKLAND, CAL.

**Capital, . . . . \$500,000 00**

**Net Surplus, . . . . 381,516 72**

**Surplus to Policyholders, . 881,516 72**

**Cash, Bonds and**

**Secured Loans, 1,201,591 14**

**Other Assets, . . . . 157,642 33**

**Total Assets, . . . . 1,359,233 47**

**J. F. CARLSTON, PRESIDENT**

**Underwriting Department**

**249 Pine St., : San Francisco**

**ARNOLD HODGKINSON, SECRETARY**

**H. B. KEITH, MANAGER**



With every increase in wages or taxes there is a corresponding increase in prices. There must be, for buyers (consumers) pay wages and taxes, which are included in prices.

**Life Policy Buyers  
Are Invited**

To Send to  
The Coast Review,  
San Francisco,

FOR RECOMMENDATIONS

**of Three Surely Solvent and Lib-  
eral Life Insurance Compan-  
ies, and of Three Fitting  
Forms of Policies or  
Contracts**

**FREE**

**State Age ( about ) of Self and of De-  
pendents for whom Protection is wanted**

**WE MAY BE ABLE TO SERVE YOU  
WELL AND WITHOUT COST. IF  
YOU ARE INSURED DO YOU KNOW  
FOR HOW MUCH ?**

## MARINE

The Association of Marine Underwriters of U. S. has made a report to a Congressional committee, mentioning these disabilities of American marine writers:

Absence of any considerable volume of American hull insurance.

Must compete with marine insurance markets of world.

Must pay taxes on premium income, whereas unadmitted foreign companies are taxed only on net profits. A tax in this country on one premium may be \$200 while the business placed abroad pays only \$25.

Laws in various states are not uniform and sometimes are conflicting. Fire companies complain of this, too. Separate and even different figures must be prepared, at great expense, and be filed with different states.

The association recommends a profit tax instead of the hampering one on premiums. It does not want legislation requiring marine insurance to be placed exclusively with American companies.

## CANADA

W. S. Jopling, with the company for forty years, has been appointed Canadian manager for the Commercial Union Assurance.

The Western Assurance has appointed A. R. Pringle Canadian fire manager. He has been connected with the company for many years.

For fifty years the average loss ratio of the Dominion has been 59.4 per cent; but for fourteen years the average, much less, has permitted a fair yearly underwriting profit.

Vancouver.—The Otto Von Alvenleben Ltd. estate owes \$3,000,000 and owns only \$20,000.

The Northern Construction Co. shipyards at Vancouver are about to close because of lack of contracts.

## CASUALTY

Frank J. Wallace succeeds W. B. Wentz at San Francisco.

## 40 Accidents a Day

Virginia industrial accidents average 40 a day. Coal mining leads.

FIRE

EXPLOSION

AUTOMOBILE

## FIRE ASSOCIATION

Of PHILADELPHIA

Cash Assets, - \$13,481,581.02      Surplus to Policyholders, - \$3,599,623.24

## Philadelphia Underwriters

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$40,755,189.48      Surplus to Policyholders, - \$13,473,116.40

**F. M. AVERY, Manager****Pacific Coast Department: 242 - 244 Sansome St., San Francisco**

Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco; GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.

New York has over 1,000,000 persons who do not speak English.

August American fire losses were more than \$1,000,000 a day.

## THE SPIRIT OF THE WEST IS THE SPIRIT OF WEST COAST SERVICE

It is Virile and Aggressive — It includes Strength and a Healthy  
Enthusiasm — Above all other things SERVICE  
is the dominant factor

Increases made by the WEST COAST LIFE during 1918 were :

Ordinary Insurance in Force . . . . .	\$4,400,193 00
Admitted Assets . . . . .	406,016 39
Addition to Deferred Dividend Fund . . . . .	54,356 00
Annual Dividend Fund . . . . .	25,126 00
Added to Unassigned Surplus . . . . .	33,466 31

WEST COAST SALESMEN are PROSPEROUS and HAPPY

A few attractive openings in the field are available for experienced life underwriters of ability and integrity who are seeking a profitable connection. If YOU are in that class and the above record of results interests you, write to

CHAS. W. HELSER, Vice President, 376 Pine St., San Francisco

For Sale at the Coast Review Office Only

## "FIRE INSURANCE"

By

*Yours truly,  
Wm. Sexton*

The late Wm. SEXTON wrote the signature, of which the above is a facsimile, when he was nearly 84 years of age. The letters are entirely free from any indication of trembling.

Strong Paper Cover, . . .	One Dollar
Flexible Cloth Cover, . . .	One-Fifty
Red Pegmold Cover, . . .	One-Seventy-Five

For Sale by the Coast Review, 122 Halleck st., San Francisco



**NORTHERN  
LIFE**

INSURANCE CO.

Northern Life Building  
SEATTLE, U. S. A.

D. B. MORGAN,  
President

Reserves and Surplus to Policyholders  
**\$1,685,000.00**



HOME OFFICE, SEATTLE, U. S. A.

**A GOOD POLICY  
"3-in-1"**

LIFE  
HEALTH  
ACCIDENT

**ONE POLICY  
ONE PREMIUM**

Protection to you while  
living, and to yours  
afterwards

Good Agency Contracts  
to Reliable "Live" In-  
surance Men.--Write today

## HELPING ITS SALESMEN

is the Fixed Policy of the

**BANKERS LIFE COMPANY**

*Des Moines,*

*Geo. Kuhns, President*

## FIRE INSURANCE DEPARTMENT

**BALFOUR, GUTHRIE & CO.**

GENERAL AGENTS

PACIFIC DEPARTMENT

AMERICAN INSURANCE CO., Newark, N. J.

CALEDONIAN INSURANCE CO., Edinburgh

CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.

NORTH CHINA INSURANCE CO., LTD.

QUEENSLAND INSURANCE CO., LTD.

ROCHESTER DEPT. GREAT AMERICAN INS. CO., N. Y.

UNION INSURANCE SOCIETY OF CANTON, LTD.

SCOTCH UNDERWRITERS DEPT. CALEDONIAN INS. CO.

S. W. COR. CALIFORNIA AND BATTERY STREETS, SAN FRANCISCO

### GENERAL

There is a gold strike on Lewis river,  
Wash.

A Non-Partisan League bank in  
North Dakota, with nominal capital

and surplus and large sucker-hooks for  
farmers, has failed vociferously.  
Name: Scandinavian-American. Surely,  
fires will increase in frigid North  
Dakota.

**Our Privileged Class**

are not required to pay any income  
Government—all kinds—employees tax.

## The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

### SEMI-ANNUAL STATEMENT, JUNE 30, 1919

Assets . . . . .	\$18,060,538 72
Liabilities . . . . .	14,718,231 84
Capital . . . . .	1,000,000 00
Surplus over all liabilities . . . . .	2,342,306 88
Losses Paid to Dec. 31, 1918 . . . . .	68,667,495 03

#### THE COMPANY'S LINES

Fidelity — Surety — Accident — Health — Disability — Burglary — Robbery — Larceny — Theft — Plate Glass — Druggists' Liability — Owners' and Tenants' Liability — Employers' Liability — Public Liability — Steam Boiler — Fly Wheel — Workmen's Compensation — Automobile Liability — Property Damage and Collision — Physicians' Liability — Teams' Liability.

**PACIFIC COAST DEPARTMENT — California:** CHAS. J. BOSWORTH, CHANNING B. CORNELL, Resident Managers, Merchants Exchange Bldg., San Francisco. **Washington and Oregon:** SEELEY & CO., 111 S. 10th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland

## THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . \$36,968,335.00

### THE LONDON UNDERWRITERS

**SPECIAL AGENTS**—C. W. Rohrer, LOS ANGELES; Gus. J. Roth, PORTLAND, Ore.; T. S. Heath, DENVER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO; Percy J. Perry, SEATTLE.

**A. W. THORNTON, Manager**

**J. M. MENDELL, Assistant Manager**

**G. E. GOGGIN, City Manager**

WM. H. HACKETT, Supt. of Agents

**PACIFIC BRANCH—369 Pine Street, SAN FRANCISCO**

## BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1919. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid; \$2.00 morocco. Flexible binding and size for the pocket. Paper cover \$1.00

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts, 3 copies 25 cts, dozen \$1

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

**A Kick**

Our government is issuing tons of printed matter on all sorts of themes, much of it foreign to government duty at any time. Some of it seems propaganda of a peculiar sort, with strange statements with no name of the responsible author. Socialists, we are sorry to add, are pleased, and impractical men are loud in praise of every infringement of local and state's rights by men who are trying to prolong war jobs indefinitely. Public sentiment needs to be roused, lest all local and business rights be strangled by our spreading bureaucracy, the greatest parasitical plant on earth. A great publishing house in the East had a narrow escape from destruction; state health boards

might as well dissolve; insurance has been in peril; great business corporations have been treated most autocratically; all prices have been advanced. No one man is responsible. The situation will continue bad until enlightened public sentiment says Enough!—Redwood Logger.

**A Summer Drink**

It is a matter of common knowledge to all well-informed men that Jamaica ginger is an "intoxicating liquor."—180 P. 676.

**Insurance Wanted**

If the results of the great war are not assured, then the war was in vain.

**Scottish Union and National**

*Insurance Company  
Of Great Britain.*

Organized 1824.

**Fire — Lightning — Tornado  
Automobile — Sprinkler Leakage**

**North American Branch:  
Hartford, Conn.**

**JAMES H. BREWSTER,  
MANAGER.**

**FIELD REPRESENTATIVES:**

FRED W. GASTON, Tacoma, Wash.,  
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,  
706 Gas and Electric Bldg., Denver, Colo.,  
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, State Agent,  
605 Mohawk Bldg., - Spokane, Wash.  
E. Wash., E. Oregon, Montana and Idaho

H. W. FORES, San Francisco, Cal.,  
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:  
201 Sansome Street**

**Agents Wanted**

**Special or Local Agents or  
Clerks or News Men**

**Can Make a Tidy Bit by  
Soliciting Subscriptions**

FOR EDITION A ( Magazine )  
and or EDITION B ( Summary )  
of The 47-YEAR-OLD COAST  
REVIEW.

***This is Cash Work and  
a Bonus***

**Write Publisher Coast Review,  
122 Halleck St., San Francisco, for  
Full Particulars.**

**WRITE NOW! RIGHT NOW!**



## Names in Print

What think ye of parents who inflicted their son with the name of Kenesaw Mountain? Such is the name of Judge Landis of the federal court at Chicago. It was this judge who fined Standard Oil \$20,000,000—but never collected it.

## Deaths by Fire

Ins. Com. Young has for years clipt from newspapers items of deaths by fire. He got from 150 to 175 a year, or about the same as U. S. deaths by lightning. In North Carolina there were 327 deaths by fire in 1916, and 316 in 1917.

W. B. MEIKLE, President and General Manager

JOHN SIME, Asst. General Manager

## WESTERN ASSURANCE CO.

OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS . . . . . \$4,693,580.00

LIABILITIES IN UNITED STATES . . . . . 2,959,964.00

*Surplus* . . . . . \$1,733,616.00**PACIFIC COAST DEPARTMENT**

201 SANSOME STREET - - - SAN FRANCISCO

MILLER, HENLEY &amp; SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER \$35,000,000

**Svea Insurance Company**  
of GOTHENBURG

**Agricultural Insurance Co.**  
of WATERTOWN, N. Y.

**Globe & Rutgers Fire Ins. Co.**  
of NEW YORK, N. Y.

**Hamilton Fire Insurance Co.**  
of NEW YORK, N. Y.

**Globe Underwriters Agency**  
of NEW YORK, N. Y.

**Sea Insurance Co. Ltd.**  
of LIVERPOOL, ENG.

**EDWARD BROWN & SONS**  
GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

**22,000 EDITION**

It Is for All Local Agents

12th EDITION

**Pacific Fire Manual**

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special  
and Local Agents

For Sale by the Coast Review

# CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed . . . . .	\$1,250,000 00
Capital Paid Up . . . . .	250,000 00
Cash Assets . . . . .	3,296,553 33
Net Surplus . . . . .	2,197,292 47

The above Company conducts  
a general Marine Insurance  
business.

PARROTT &amp; CO., General Agents

Since January, 1882

E. L. BARRY, Manager

320 California Street, San Francisco

[Babcock Building]

## National Budget System

Not only the organizations which in the past have supported the national budget are becoming more active, but new organizations with the sole purpose of supporting the budget propaganda are springing into existence.

A national budget will introduce standards of business in correlating income and outgo and afford information as to the disposition and sources of public funds. Expenditures of the federal government have reached sums beyond all earlier contemplation. Taxation and borrowing have assumed proportions hitherto unknown.

Every other enlightened country has a national budget.

When will Kline open up in San Francisco?

# PHŒNIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

E. C. F. KNOWLES,

General Agent for Pacific Coast

MUNRO ENGLISH,

Assistant General Agent

222 SANSOME STREET

Phoenix Building

San Francisco

## The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

### Accident Policies

*Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employees. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.*

CHAS. J. OKELL &amp; CO.

General Agents, - - San Francisco, Cal.  
Royal Insurance Building

## CAPABLE MEN CAN ALWAYS BE WELL PLACED

Much desirable territory is ready for Agents who can deliver policies in satisfactory volume. Inquiries about localities will have careful attention.

### UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

Address **ALBERT E. AWDE**, Supt. Agencies

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1002 Shreve Bldg., Post St. and Grant Avenue  
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**T. H. McALLIS**, Manager

917 Board of Trade Bldg., Fourth and Oak Sts.  
Portland, Oregon

**P. B. DUREN**, Manager

307-308 Boston Block, : Seattle, Wash.

**J. E. EVANS**, Manager

Davis Chambers, 615 Hastings St., W.  
Vancouver, B. C.

## National Liberty Insurance Company of America

Incorporated Under the Laws of the State of New  
York in 1859

Statement, January 1, 1919.

Cash Capital, - - -	\$1,000,000.00
Assets, - - - - -	9,609,646.00
Liabilities - - - - -	7,214,228.11
Net Surplus, - - - -	2,395,417.89
Surplus for Policyholders	3,395,417.89

HEAD OFFICE

62 WILLIAM STREET, NEW YORK

### CASUALTY

A company cannot trust in God Almighty and the claim department for an underwriting profit. Satisfied policyholders are our silent salesmen. It is entirely possible for a company to adjust and pay its claims to the satisfaction of every honest policyholder.

It would appear to some that the chief desire of some companies is to wear out the claimant by the filing of numberless claim blanks.

In my opinion a general agent should confine his efforts largely to territory in which he can personally investigate, adjust and pay the claims. Claims can be paid advantageously on preliminary notices. The requiring of a final proof should be the exception in a claim of two or three weeks disability for accident. It is understood, however, that final proofs are more necessary in the proving of a sick claim than for accident claims.

It would be practically impossible for a company to build up and maintain a large paying business by paying all claims by mail on final proofs among the industrial classes.—Health & Accident Conference, C. H. Boyer.

### FIRE

On the committee to attend the annual gathering of the National Locals, as representatives of the National Board, was President Levison of the Fireman's Fund of San Francisco.

On Sept. 21 near Orimaha, Mexico, fire started in the picker room of a cotton mill, at night, and did about \$500,000 damage in the building and in a warehouse containing ready for market goods.



## CASUALTY

The new Contractors' Service Corporation proposes that agents shall share their commissions with it—or take the consequences.

The profit sharing contract works wonders, first for the policyholder, second for the agent, and third for the company. It makes for a bigger and better business than could possibly be secured under any other form of contract. The day will come when every insurance interest will recognize the great merit of this form of contract.—C. H. Boyer.

## LIFE

Let us each one in his respective place record a solemn resolution that we will "carry on" in the good work in which we are engaged, with a deeper consecration of purpose because of the sure knowledge that the work is not only worthy in itself but also that in its performance we are leading the way to better citizenship and a finer patriotism and speeding up the dawning of that new day when the world will begin to appreciate the lessons that have been taught by the great world war and all the people will profit accordingly.—Chas. W. Helser, Vice President West Coast-San Francisco Life Ins. Co.

The Travelers is now issuing one year renewable term contracts.

Manila.—Raymond P. Flood of the home office of the West Coast Life is now here as cashier of the very successful Northcott Philippines agency.

The Bankers Life of Des Moines makes a good "ad" point thus:

"Helping its salesmen is the fixed policy of the Bankers Life Company."

The National American Life of Iowa has among its officers and directors Messrs. Koch, Unterkircher, Banernfierdt, Klaus, Brandes and Hauers.

## FIRE

The Western department of the Aetna, at Chicago, has promoted two of its special agents, appointing them assistant general agents—John E. Davis and Wm. F. Watson.

The Pacific States has bought a 3-story building in Portland for home office and renting purposes.

Long Island City, New York, was recently the scene of an oil fire covering twenty acres. Many oil tanks exploded; more than fifty persons were injured; the fire was notably spectacular; and the damage was \$2,000,000.

The military reservation at the Presidio, San Francisco, has long been notorious for its fires, sometimes with loss of life. Protection until recently was nominal, but such as is will be greatly augmented soon, with increased staff and water supply, and 55 more alarm boxes. Many barracks and officers' dwellings are of wood. Government always moves slowly and ponderously but it sometimes, as here, arrives in time.

How did August escape a holiday?

---

ESTABLISHED 1873

---

OFFICE OF  
**EDWARD E. POTTER & SONS**  
 General Agents

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

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**Get the Best Insurance While You Are About It  
 It Costs No More**

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OLD AND  
 TRIED

**GLENS FALLS INSURANCE COMPANY**

*Of New York*

*Incorporated 1849*

SURPLUS to Policyholders . . \$6,165,264 00    UNDIVIDED Profits . . . \$2,489,338 00

**SECURITY INSURANCE COMPANY**

*Of New Haven*

*Incorporated 1841*

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . . \$ 837,473 00

**GIRARD FIRE AND MARINE INSURANCE COMPANY**

*Of Philadelphia*

*Incorporated 1853*

SURPLUS to Policyholders . . \$2,449,341 00    UNDIVIDED Profits . . . \$ 452,411 00

**FIREMEN'S INSURANCE COMPANY**

*Of Newark*

*Incorporated 1855*

SURPLUS to Policyholders . . \$7,222,952 00    UNDIVIDED Profits . . . \$2,384,971 00

**EASTERN UNDERWRITERS AGENCY**

SURPLUS to Policyholders . . . \$4,037,521 00    UNDIVIDED Profits, \$1,040,201 00

**UNITED-AMERICAN INSURANCE COMPANY**

*Of Pittsburg*

*Incorporated 1873*

SURPLUS to Policyholders . . \$783,146 00    UNDIVIDED Profits . . . \$240,919 00

**NEW HAVEN UNDERWRITERS**

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . \$837,473 00

**EDWARD E. POTTER & SONS,**  
 General Agents

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

# COAST REVIEW *INSURANCE and INVESTMENTS*

OCTOBER

A Useful Publication

*In its 49th year*

## CALIFORNIA

September rains did no material damage.

The Desert Fiber Company have their plant in operation. They use the desert plant "Spanish Dagger" for fiber, which is shipped to Chicago. At this time they produce one ton of dry fiber a day. The by-products manufactured from the juices are toilet soap and a cleaning compound.

September bank clearings show large gains over last year in every city.

San Francisco, \$669,392,141, a gain of \$219,000.

Los Angeles, \$208,331,673, a gain of \$86,781.

San Francisco. — There died the other day, obscurely, Laura Fair, at age 82. Laura shot dead on a ferry boat, in the presence of his wife and children, from Kentucky, whom he had gone to meet, Alex. Crittenden. This was in 1870, and the murder created a great sensation. She was tried, convicted and sentenced, was granted a new trial and was acquitted. Deception was pleaded. Our older readers will remember the woman in the early '80's as a stunning blond who, with her handsome daughter, sold subscription books and was often in the insurance district.

The wine growers of California will lose \$40,000,000 besides much of this year's crops. Government refuses to give any compensation.

## NEW MEXICO

The Report of the Insurance Department of the State Corporation Commission of New Mexico shows 29 fraternal societies, 32 miscellaneous stock companies, 2 assessment life associations, 30 legal reserve life companies and 40 fire companies lawfully chasing the premium in this steadily growing state of the Southwest.

New Mexico is entering the million class in fire premiums. Surety premiums were \$51,457 with only \$830 losses. Workmen's compensation premiums, \$139,926, with only \$26,603 losses. Accident and health premiums, \$93,004, with \$30,151 losses.

## BRITISH COLUMBIA

Mr. C. E. Berg, of Vancouver, B. C., passed through Montreal recently en route to England. We understand Mr. Berg is promoting a new company to be called the United Canadian Fire Insurance Company, and while every legitimate enterprise is susceptible of success in this country, when well managed, we must not overlook the fact that in so far as the fire insurance business is concerned, with all its problems, the Canadian field is now densely occupied by keen and active companies, and Mr. Berg should be aware that he has a very hard proposition ahead of him. Mr. Berg is known through his connection with the Hudson Bay Insurance Company, some years ago. — Chronicle, Montreal.



**OLDEST INSURANCE COMPANY IN THE WORLD**  
**TWO HUNDRED AND TENTH YEAR**

**SUN** **INSURANCE OFFICE**  
**OF LONDON**  
*FOUNDED IN 1710*

CASH ASSETS . . . . . \$23,091,408 00  
SURPLUS . . . . . 13,991,760 00  
TOTAL RESOURCES . . . . . 32,691,408 00

*United States Branch, 54 Pine Street, New York*  
**P. T. KELSEY, Manager**

**MICHIGAN** **FIRE and MARINE**  
**INSURANCE COMPANY**  
**Of DETROIT, MICHIGAN**

ESTABLISHED 1881

**D. M. FERRY, Jr., President** **E. J. BOOTH, Vice President**  
**H. E. EVERETT, Secretary**

CASH ASSETS . . . . . \$1,950,400 05  
CAPITAL PAID UP . . . . . 400,000 00  
LOSSES PAID SINCE ORGANIZATION . . . . . 9,414,889 24

**PATRIOTIC** **ASSURANCE CO. Ltd**  
**OF DUBLIN, IRELAND**  
**FOUNDED 1824**

*United States Branch, 54 Pine Street, New York*  
**P. T. KELSEY, Manager**

CASH ASSETS . . . . . \$1,611,870 09  
CAPITAL PAID UP . . . . . 500,000 00

**Sun Underwriters Agency**

CASH ASSETS . . . . . \$23,091,408 00  
SURPLUS . . . . . 13,991,760 00  
TOTAL RESOURCES . . . . . 32,691,408 00

**P. T. KELSEY, United States Branch Manager**  
**54 PINE ST., NEW YORK**

**The Pacific Department** — Embraces California, Nevada, Utah, Arizona,  
Oregon, Washington, Idaho, Montana, Territory of Hawaii, Alaska  
and British Columbia

**CARL A. HENRY, GENERAL AGENT**  
**SUN BUILDING**

*Northwest corner Sansome and Sacramento Streets, : San Francisco*  
**AGENTS WANTED AT UNREPRESENTED POINTS**

**TOTAL RESOURCES REPRESENTED, \$33,000,000.00**

# *The* **LIVERPOOL** *and* **LONDON** *and* **GLOBE**

**Insurance Company, Ltd.,**

*Established in 1836*

*Entered United States in 1848*

*Pacific Department Established in 1852*

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**NEW YORK OFFICE:** 80 William Street

**CHICAGO OFFICE:** Insurance Exchange

**NEW ORLEANS OFFICE:** Cor. Carondelet and Common Sts.

**SAN FRANCISCO OFFICE:** 444 California Street

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**Assets in United States, Jan. 1, 1919, \$17,083,985.30**

**Has Paid \$160,000,000 Fire Losses in this Country**

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**FIRE, MARINE and INLAND INSURANCE**

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## **Star Insurance Company of America**

*of NEW YORK, N. Y.*

*Incorporated in 1896*

<b>CAPITAL</b> . . . . .	<b>\$ 400,000.00</b>
<b>NET SURPLUS</b> . . . . .	<b>\$ 511,194.08</b>
<b>ASSETS</b> . . . . .	<b>\$1,577,568.13</b>
<b>SURPLUS TO POLICYHOLDERS</b> . . . . .	<b>\$ 911,194.08</b>

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**Pacific Department in Company's Bldg., 444 California Street, San Francisco**

***THOS. H. ANDERSON, Manager***

***GEO. F. GUERRAZ, Asst. Mgr. LOGAN B. CHANDLER, Dep. Asst. Mgr***

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### **SPECIAL AGENTS**

**R. H. ROUNTREE**

**HARRISON HOUSEWORTH**

**C. A. LOTHROP**

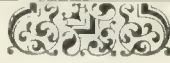
**GEO. J. JANES**

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**WILLIAM A. SEXTON**



**FIRE.**

**MARINE**

**CONFLAGRATION-PROOF INSURANCE**

**TOTAL ASSETS OVER ONE HUNDRED MILLIONS**

**LOSSES PAID TO DATE  
OVER TWO HUNDRED and FOURTEEN MILLION  
DOLLARS**

**LOSSES PAID IN SAN FRANCISCO CONFLAGRATION  
OVER SIX MILLION DOLLARS**



**GEO. H. TYSON** GENERAL AGENT  
HERBERT FOLGER, ASST. GEN. AGENT  
SAN FRANCISCO

**CHAS. A. HULME,** MARINE BRANCH MANAGER

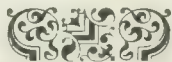
**PACIFIC MARINE DEPARTMENT  
HOME INSURANCE CO. OF NEW YORK**



**AUTOMOBILE—RENTS—PROFITS, USE AND OCCUPANCY—  
TOURIST FLOATER—MAIL PACKAGE—  
SPRINKLER LEAKAGE—EXPLOSION—  
BOMBARDMENT, RIOT and CIVIL COMMOTION**



**AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE**





# The Oldest Company in America

*Issued its first Policy in 1843*

Three **leadership** achievements of the **Mutual Life**: — The American Experience Table of Mortality, the corner-stone of modern life insurance. The "contribution plan" of surplus distribution, used almost universally by American companies. The Continuous Instalment policy, the basic form of all Life Income contracts.

"**Mutual Life**"—known in every household. Unexcelled policies and service, notable financial strength, co-operation with agencies. Life Insurance at its best!—the Agent's desire and ideal.

*For terms to producing agents address*

## The Mutual Life Insurance Company of New York

34 NASSAU STREET, NEW YORK CITY

### Fixtures—Lien

Annexation of appliances which are ordinarily to be considered personal property results from such appliances being connected as integral parts with a single system of machinery, which as a whole has been annexed to the land so as to become a fixture.

Where a lease authorized the lessee to install shower baths, etc., providing that all alterations should remain for the benefit of the lessor, and the lessee, which was conducting a physical culture institute, engaged a contractor to install shower baths and boilers, etc., held that all of such articles, some of which were affixed to the realty, became fixtures so the contractor was entitled under the Mechanic's Lien Law to a lien against the building, particularly as the lessor knew of the

improvements. — Fehr Const. Co. v. Posti System of Health Building, 124 N. E. 315.

### Oil

Oil production in United States of America last year was 355,920,000 barrels.

Oklahoma led with 103,300,000 barrels. California next with 97,500,000. Kansas next with 45,400,000. Texas, 38,700,000.

Wyoming produced 12,600,000 barrels.

### Dropt

San Antonio, Tex., has dropt 14 firemen.

Tait's beach resort, San Francisco, has dropt 21 waiters.

**INCORPORATED 1861**

# The California Insurance Co.

**Cash Capital, . . . . \$400,000 00**

**Net Surplus, . . . . 414,251 03**

**Total Assets, . . . . 1,579,366 87**

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.  
SAN FRANCISCO, CAL.**

## **Special Agents and Adjusters**

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFELD, Los Angeles, California;

R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

MILTON HALEY, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,  
and at the rate of "Dollar for Dollar."**

# LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

**New York Department**  
57 and 59 William Street  
A. G. McILWAINE, Jr.,  
Manager



**Western Department**  
39 So. La Salle St., Chicago  
CHARLES E. DOX,  
Manager

**Pacific Department: 332 Pine Street, San Francisco, Cal.**  
SAM B. STOY, Manager

GEO. ORMOND SMITH, AGENCY SUPT. SAN FRANCISCO W. B. HOPKINS, LOCAL SECY.

J. P. YATES, AGENCY SUPT., Los Angeles, Cal.

## **SPECIAL AGENTS**

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W. W. Gilmore . . . . . San Francisco  
F. W. Andrews . . . . . Los Angeles  
N. Gardner . . . . . Denver

David H. Parry . . . . . Seattle  
G. L. Goodell . . . . . Portland  
Toll Thompson . . . . . Portland  
J. Robb Gay . . . . . Helena

**R. F. BENNETT, Superintendent, AUTOMOBILE DEPARTMENT**

**SPECIAL AGENTS: Geo. B. Rapp, Howard J. Tobin, Lyman Lacy.**

## American Central Insurance Co. of St. Louis

Assets . . . . . \$4,562,928.19

## St. Paul F. & M. Insurance Co. of St. Paul

Assets . . . . . \$14,133,755.27

## Royal Exchange Assurance of London

Assets . . . . . over \$51,000,000.00

### Mercantile F. & M. Underwriters

Minnesota Underwriters      Exchange Underwriters

Lloyds Plate Glass Insurance Company

Massachusetts Bonding and Insurance Company

*Fire, Tornado, Automobile, Rents, Sprinkler Leakage, Explosion,  
Riot and Civil Commotion, Use and Occupancy, Plate Glass,  
Parcel Post, Tourist Baggage, Inland Transit Insurance*

PACIFIC DEPARTMENT

241 Sansome Street,      -      San Francisco

**BENJAMIN GOODWIN, Manager**

**JOHN B. FRITSCHI and J. R. MACKAY, Asst. Manager**

### Prices

The boss bakers of San Francisco advertise that since the signing of the Armistice (or the end of the War) a year ago they have been compelled to absorb the following average increases:  
Flour—20 percent increase in cost  
Wages—42 percent increase in cost  
Other Items—22 percent increase

Prices are therefore increased "nominally." How kind!

Bootblacks now charge 15c a shine.

Bootleggers charge 25 cents per for

liquid refreshment.

Movies charge from 15 to 50 cents admission.

Taxes are from 25 to 50 percent more than a year ago.

Apartment house rents have increased from 15 to 60 percent.

All rents have increased in the past year.

An oral contract of present insurance or for insurance to be effective from date is valid. 172 N. W. 693.



The  
Metropolitan  
Life  
Insurance Company

*Pacific Coast Head Office*

*Metropolitan Life Building*

Pine and Stockton Sts.

SAN FRANCISCO

THE  
Standard Accident  
Insurance Company

*Of Detroit, Mich.*

LEM W. BOWEN, President J. S. HEATON Secy.

**Cash Capital, \$1,000,000**

**Gross Assets, - 9,284,813**

**Claims Paid, - 27,206,033**

Writes Accident and Sickness Insurance. Accident Policies Provide for—Unlimited Indemnity, Beneficiary Benefits, Accumulations, Optional Benefits, Hospital Indemnity, Combination Features, Surgeons' Fees Where no Claim for Disability is Made, Special Benefits for Sunstroke, Freezing, Etc.

**Accident and Sickness Insurance for Women.**  
*Contracts Practically Without Conditions.*

**CLARENCE F. BRIGGS.**

**Supt. Pacific Coast Department**

California, Oregon, Washington, Nevada, Idaho  
Arizona, Utah, and the Hawaiian Islands

**Mills Bldg., San Francisco**

H. H. HAIGHT. District Agent.

*Contracts Unexcelled. Agents Everywhere.*

**FREE SERVICE**

The Coast Review's Legal Department will freely aid

**Agents and Policyholders.**

We are not assuming to take the place of Lawyers, but will help to assure the need of

**Expert Legal Advice.**

If claim be certainly valid our Legal Department will say YES! if invalid, NO!

**AGENTS WANTED**

Every advertiser in this Journal is guaranteed as worthy the confidence of Agents and Brokers. Applications for AGENCIES will be considered by the Companies or their Departmental or General Agency representatives, if a new Agency is to be established or if an old Agency is to be changed.

Write your application and state your experience, your qualifications, and about how much business you can give the Company.

Probably the field representative will call on the Applicant.

It may help the Applicant to mention the Coast Review; it won't hurt him anyway; that is, if he doesn't forget to.

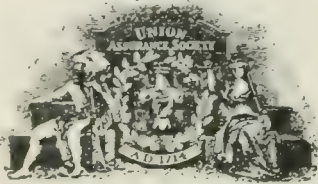
**Inhuman Treatment**

Life may be endangered by treatment, though it involves no physical violence. It takes more than the physical body to make up the entity known as a human being. The mind can grasp the possibility of inhuman treatment that does not endanger life. Whether it does or not depends not only upon the physical, but upon the moral, mental, or spiritual, quality of the one made subject to the treatment.

Some people are stoical and indifferent in a degree to certain kinds of treatment. To others, more sensitive and delicate in their organization, the treatment is intolerable, weighs heavily upon the heart, and preys upon the mind. This, reacting upon the body, endangers the life of the body. As some poet has said: "Killed by unutterable unkindness, worse than a life of blows."—173 N. W. 55.

# Union Assurance Society Limited

OF LONDON



Founded in 1714

# Law Union & Rock Insurance Company Ltd.

OF LONDON



Founded in 1806

PACIFIC COAST DEPARTMENT: Insurance Exchange, San Francisco

**HARRY H. SMITH, Manager**

..... Branch Secy.

**GEO. W. BECK, General Agent, DENVER, Colorado**

SPECIAL AGENTS: N. L. Nelson, C. F. Hutchings, San Francisco;

I. P. E. Reynolds, Portland; John Perry, Spokane; C. T. Deatrick, Los Angeles

## Coal Miners' Demand

The striking bituminous coalminers demanded a 6-hour working day, and a 5-day week and a 60 percent wage increase. That is all. And they are peeved because some folks who buy coal say that is too much.

Thirty hours instead of 48 a week is 37.5 percent increase in cost, which plus the 60 percent increase in wage makes 97.5 percent total increase. Modest and "reasonable demands."

To pay this hold-up would double the cost of coal for heating and for power.

The increased cost of coal could not be paid by hundreds of thousands, who would suffer and die from cold. All living prices would advance, and

riots would follow.

The government properly referred to this coal men's strike as a gigantic conspiracy.

## Sure Proof of Safety

On the occasion of a slight fire and much smoke behind the curtain a vaudeville manager was trying, unsuccessfully, by suave, assuring statements to quell an incipient panic in the audience.

A leading comedian rushed out and, pointing a finger of scorn at the manager, appealed to the audience thus: "Sure, do you think he would be such a fool as to stop here if there were any danger?"

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# HARTFORD FIRE

**Insurance Company**

Chartered 1810



**FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE**

**Assets, January 1, 1919, \$39,723,888 62**

**Surplus to Policyholders, 11,823,660 08**

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NOVEMBER, 1919

# The Coast Review

## INSURANCE

Subscription, \$3 a Year

In the 48th Year

Foreign, \$3.50

Volume 95

San Francisco, California, U. S. A.

Number eleven

Entered at San Francisco Postoffice as second-class mail matter

### *FARM MORTGAGES*

#### *Are They Surely Safe in These Days of Inflation*

Usually the farm mortgage is a good investment, if the soil be not worn out and the producing value be sufficient to pay interest, insurance and a living wage. Always providing that there is a safety margin of value in excess of the loan. But the prices of farms in recent years have been too high, and if life companies have accepted these prices as the real value and have lent accordingly, there will some day be many foreclosures, as was the case in the days of inflation after the Civil War.

Conditions are not dissimilar. There was no specie payment then. There is none now.

There was then depreciated paper money. There is now, also.

In the 70's there were many foreclosures of mortgages on farms. Perhaps specie payment was resumed too soon. The times bred greenbackism.

In the absence of specie payment our currency will depreciate. Money in circulation has doubled per capita. Prices have doubled also.

In those days many farmers borrowed depreciated money and were unable to pay the loan in paper at par with gold. Many life insurance companies failed.

Will all the farmers who are borrowing 50-cent paper dollars from life companies be able to lift the mortgage with gold dollars when the maturity time comes?

---

Steamboiler insurance figures are misleading. The large expenses of regular inspection should be bracketed with the small losses.

---

Ignorant power comes in the end to the same thing as wicked power.—George Eliot. As, for example, the strike of the coal miners.

## N O V E M B E R

## THE COAST REVIEW

INSURANCE AND INVESTMENTS

*Entered at San Francisco Post Office in September, 1871, as second-class mail*

SUBSCRIPTION \$3 A YEAR; MONTHLY SUMMARY SUPPLEMENTS 60 CENTS A YEAR

Sample Copies Free to any part of U. S., except San Francisco

NO FREE ADVERTISING

A declaration or statement made by an agent of an insurance company to the effect that he is authorized to collect premiums is of no effect and not binding upon the company.—Hinkson v. Kansas City Life Ins. Co., 183 P. 24. (Or.)

The best and often only argument for a strike is that it gives the leaders a possible opportunity to blackmail the employers while collecting full pay themselves.

In New Mexico a fire started in a photographer's supply room, spontaneously. The fumes from burning films suffocated three men.

San Francisco: Officially stated that crime has increased 20 percent since July. In a few weeks twenty auto service stations have been robbed by holdups.

Silver coin has about disappeared from Paris. Gold coin has disappeared everywhere. In London a premium is paid for gold.

## Pay Roll Bank Deposit

Where defendant bank knew that a special account opened by plaintiff was for the purpose of advancing money to meet the pay roll of a contractor, who was constructing a building for plaintiff, when a pay roll came due, to make a check on the account in favor of the contractor for the exact amount, which was used in meeting the pay roll, it cannot be held as matter of law that the deposit made by such a check was not a special deposit, which defendant would not rightfully apply on a note of the contractors.—Owen Bottle-Mach. Co. v. Kanawha Banking & Trust Co., 259 F. 838.

## Our Soldiers

Government paid the private soldier or sailor in war service \$30 a month, clothed him, gave him medical and dental attendance, gave him medicines, gave him casualty and sickness insurance, gave him war liability life insurance, and is now carrying his life insurance at home at less than cost. The soldier's cost to the government, not counting weapons, ammunition and transportation, has been over \$100 a month.

Let him who speaks beware  
Of whom, of what, and when  
and where.—Byron

The basis of all intolerance is hate.

Everybody gets caught sometime.

America seems on her way but she surely knows not where.



# INSURANCE IN THE HIGHEST COURTS

## RECENT RULINGS

### LIFE INSURERS IN COURT

NORTH CAROLINA

Wharton v. New York Life Ins. Co., 100 S. E. R. 266.

#### **Suicide of Insured Question for Jury**

The credibility of witnesses being involved, the question on the affirmative defense of suicide of insured is for the jury.

#### **Findings of Fact Not Reviewable**

There being evidence to go to the jury that insured's death was accidental, their finding against suicide is not reviewable.

#### **Evidence of Negligence Not Proof of Suicidal Intent**

Evidence that insured, killed by a train, was guilty of negligence, does not of itself prove an intent to commit suicide.

#### **Burden of Proof**

There is a presumption of law against insured having committed suicide, so that the burden of proof is on the party asserting suicide.

#### **Insured "Traveling as Passenger," Within Policy**

Death of insured was caused by accident while he was "traveling as a passenger," within a life policy providing, in such case, for recovery of double the face of the policy, though he had got off at an intermediate station for a legitimate purpose, while the train was waiting, and was killed in attempting to reboard it.

Judgment for plaintiff, and defendant appeals. No error.

This was an action on a \$5,000 insurance policy on the life of Raymond M. Wharton, with the following additional provision:

"Or double the face of this policy upon receipt of due proof that the death of the insured was caused directly by accident while traveling as a passenger on a street car, railway train, steamboat, licensed for transportation of passengers, or other public conveyance operated by a common carrier."

And with the further provision:

"In event of self-destruction during the first two years, whether the insured be sane or insane, the insurance under this policy shall be a sum equal to the premium thereon, which has been paid to and received by the company, and no more."

The defendant set up the defense that—

"The death of plaintiff's intestate was caused by his own act of self-destruction."

Jury found for plaintiff, in the sum of \$10,000, with interest at the rate of 10 per cent.

Deceased bought a 1,000-mile book at Greensboro, and exchanged 189 miles of it for a ticket to Newbern, and rode in the white day coach from Greensboro to Raleigh, and was killed by the same coach as the train was backing out of the Raleigh station about 4.35 a. m., and that he had on his person the mileage book and coupon from Greensboro to Newbern, and was on his way to his farm and home in Palmico county.

It was also in evidence that his family was in Greensboro for the purpose of educating his children, and that he had a small grocery store there. It was also in evidence

that he stepped off the coach at Raleigh, but remained in the station, and was walking up and down on the concrete pavement between the tracks when "All aboard!" was called; that he was then either standing or sitting on a box, and started towards the backing train; that in some way he got on the track between the Pullman and the day coach, and was run over and killed.

Evidence satisfied jury that death was accidental.

#### Meaning of Traveling as a Passenger

The defendant further contended that, as the policy provides liability "when the death of the insured was caused directly by accident while traveling as a passenger," the deceased having gotten off the train while it was standing in Raleigh, he was not traveling as a passenger at the time. He cites certain cases where it was so held when the accident occurred under a policy which provided that the injury must occur while the passenger is "riding on the train." It is not necessary to consider whether this is not too technical (and in fact it has been overruled), for here the language of the policy was altered, perhaps intentionally, on account of those decisions, and provides, "while the insured is traveling as a passenger."

These words have been construed by this court in *Wallace v. Railroad*, 174 N. C. 171, 93 S. E. 731, which held:

"One who has purchased his ticket to his destination on a passenger train does not relieve the railroad of its duty to him as such passenger by getting off the train during its stop at an intermediate station, without notice to its employees or objection from them, to see some person there on business."

He becomes a passenger when he goes on the premises for that purpose, and this relation continues till the termination of the contract of carriage. *Daniel v. Railroad*, 117 N. C. 592, and citation thereto in the *Anno Ed.*, 23 S. E. 327, 1 L. R. A. (N. S.) 485.

#### Failure to Give Notice of Avoidance

Under policy allowing insured, with-

in 3 months after any default, to accept its cash value or term insurance from default for its face amount, and providing that failure to repay a loan, with interest, should not avoid it, unless indebtedness equaled or exceeded its loan value, the administrator of insured, who secured a loan to full cash value as of date of next annual premium and died within three months of such date, without having paid loan or premium, might recover face value of policy, less loan and unpaid premium, where prescribed notice of avoidance was not given.—*Carter v. Metropolitan Life Ins. Co.*, 107 A. 847.

#### Liquor Seller is Not a Farmer

Where an applicant stated that he was engaged in farming as a business, when in fact he was in a place where various intoxicating drinks were sold, and if the insurer had known the truth it would have rejected the application, as it did a few days after receipt, on discovery of the truth, the insurer was not liable to the applicant's widow, though a "binding receipt" for first year's premium had been issued, and applicant had been approved by the insurer's medical examiner when he was killed.—*Indiana Nat. Life Ins. Co. v. Maines*, 214 S. W. 820.

Deceased was a clerk where "soft drinks of a malt nature" were sold. Four days after being insured he was killed. Lower court ruled for widow. Reversed, for further proceedings. Court of Ap. Kentucky.

### **Failure to Pay Premiums on Maturity**

A life policy, providing that, upon failure to pay a premium on or before the date when due or any "note" given therefor, the policy should cease without any action or notice by insurer, and that all rights should be forfeited to it, was forfeited by failure to pay a premium note on maturity.

Where insured paid first premium, and a second premium by a sum of money in part payment thereof, and a note for balance, maturing November 1, 1914, and insurer extended the maturity, for valuable consideration, until February 21, 1915, and it was not then paid, and there was no tender or effort to pay note at or before that date, the policy became forfeited.

That insurer, through its authorized agent, before a second premium note became due, fraudulently procured from insured a surrender of the policy, was no excuse for insured's failure to thereafter pay such note at maturity, to prevent a forfeiture of policy.—*Carey v. Amicable Life Ins. Co.*, 100 S. E. 225.

### **Failure to Give Notice of Default**

In March, 1916, insured sent a check for the premium due March, 1915, and unpaid, and the insurer, though writing a letter stating that, before it would consider restoration of the policy, it would require a certificate of good health, cashed the check and failed to send notice of default as to the premium due March, 1916, as required by Insurance Law, § 92, held, that default in payment of premium

for 1915 was waived and insured having died, in May, 1916, before notice of default for that year was given, the policy must be deemed to have been in force at the time of insured's death.—*Gould v. Equitable Life Assur. Soc. of United States*, 177 N. Y. S. 165.

### **Dividends Not to Apply for Extension**

Where a yearly renewable term policy, which required the payment of premiums in advance with a period of 30 days' grace, provided that "except as hereinafter provided" the payment of a premium or installment shall not maintain the policy beyond the date when the next premium or installment is payable, and that dividends would be paid in cash, but gave insured the option to have them applied on premiums. held, that where insured defaulted in payment of an annual premium, and the default continued for more than one month, the policy lapsed, although dividends were due which if applied to the payment of the premium would have extended the policy beyond the time of death.—*Clason v. Mutual Life Ins. Co. of New York*, 184 P. 296.

## **MISCELLANEOUS INSURERS IN COURT**

### **Malpractice**

Where a policy insuring a surgeon against loss from liability for malpractice, and requiring the insurer to defend, etc., did not use language specifically showing that no action could be maintained thereon until the insured had suffered and paid a judg-



ment, held, that the indemnity was not limited merely to sums paid by the surgeon; so, where the surgeon became a voluntary bankrupt after rendition of judgment for malpractice, such judgment constituted a loss within the terms of the policy, and the trustee in bankruptcy might sue for benefit of judgment creditor, who was the sole creditor scheduled.—*Schambs v. Fidelity & Casualty Co. of New York*, 259 F. 55.

#### **Immediate Notice—Automobiles**

Under a policy requiring that immediate notice of accidents insured against be given the insurer, notice need not be given of every trivial occurrence, though it may afterwards prove to result in serious injuries; there being no duty to notify if no apparent harm comes from the mishap, and there is no reasonable ground to believe bodily injury will follow.

Tobacco company insured against accidents caused by its automobiles, the policy containing the usual clause for immediate notice of any accident, to the insurer held not absolved from making report on an occasion when its automobile knocked down a boy who ran out from the curb and struck the machine; the company's manager having learned of the accident through the newspaper, and driver, but having made no investigation.—*Haas Tobacco Co. v. American Fidelity C.*, 123 N. E. 755, 226 N. Y. 343.

In construing an accident contract, the presumptions favor the insured, because the insurer draws the contract,

and doubtful phrases will be resolved in insured's favor, to permit recovery.—209 S. W. 848.

## **FIRE INSURERS IN COURT**

### **CALIFORNIA**

*Lutge v. Dubuque Fire & Marine Ins. Co.*,  
181 P. R. 235.

#### **Preponderance of Evidence**

Whatever the appellate court may think as to the preponderance of the evidence, it may not substitute its own opinion for that of the jury wherever there is a fair, reasonable ground for a difference of opinion.

#### **Cancellation of Policy—Sufficiency of Evidence**

In action on fire policy, defended on ground that policy had been canceled, and involving issue of whether the receipt signed by insured upon receiving payment for small loss which had occurred some time prior to the fire in question contained words, "Said policy is hereby surrendered for cancellation," evidence held sufficient to support verdict for plaintiff.

#### **Cumulative Evidence**

A trial court does not abuse its discretion in refusing a new trial applied for on the ground of newly discovered evidence, where the new evidence is merely cumulative.

Court said:

The policy had been in force for some years. The fire which caused the loss upon which suit is brought occurred on August 7, 1915. Prior to that time, to wit, on July 10, 1915, a small fire on the premises had occurred. The insurance company settled the claim therefor by paying the plaintiff \$18, and it is claimed by the defendant that upon making this payment the policy was

canceled by attaching to the draft sent to plaintiff a receipt which contained the statement, just above where plaintiff placed his signature, "Said policy is hereby surrendered for cancellation," and that Lutge by signing the receipt containing this statement consented to the cancellation of the policy.

Defendant introduced evidence that the words "hereby surrendered for cancellation" were a part of the receipt when signed by plaintiff.

On the other hand, the plaintiff denied that the words "surrendered for cancellation" were on their receipt when he signed it, or that he had any notice of any kind that the policy was canceled, or that he consented to the cancellation in any way.

There are the additional circumstances that the insurance company did not accompany its receipt alleged to have embodied the agreement for cancellation with any letter calling attention to the cancellation; that the policy was in the possession of the plaintiff at the time of the fire, and had never been surrendered, and its surrender had not been demanded by the defendant; that the defendant company had not offered, prior to the loss, to return to plaintiff the unearned premium paid upon the policy; that, after the loss occurred, plaintiff employed an insurance adjuster to present his claim, who notified the defendant of the loss and presented the preliminary proofs of loss on August 25th; that five days thereafter the defendant replied to this letter, making some technical objection to the proofs, but not intimating in any way that the policy had been canceled, and it was not until September 14th that the defendant asserted that the policy had been canceled and denied liability thereunder.

We cannot, under such a condition of the evidence, hold that there was no substantial conflict in the evidence, and that the jury rendered a verdict which was unsupported by the evidence.

#### **Action of Agent's Clerk**

Where agent's clerk wrote a policy in the agent's absence, pursuant to his

directions, and signed the agent's name, and accepted a portion of the premium, and the agent verbally ratified his acts, and accepted the balance of the premium before the loss, and delivered the policy, the company was liable

#### **Bond for Title**

The knowledge of the company's agent or his clerk that insured merely held possession and bond for title held to estop insurer from denying the validity of policy under a provision thereof that it should be void unless insured be absolute owner of the property.

#### **Proof of Delivery of Policy**

Where action was predicated on theory that defendant's agent sanctioned signing of his name by his clerk and personally delivered policy, proof of such delivery was necessary.

Direction of verdict for insured held error, where question of delivery of policy by defendant's agent was a material issue, and no witness testified unequivocally that the policy was so delivered. — *Atlas Assur. v. Kettles*, 87 S. E. 1.

#### **WAREHOUSEMEN AGENTS OF OWNERS**

Warehousemen were the agents of the owners of insured goods for the purpose of storing the property, and the removal by them of the property was in law the act of the insured owners, in so far as the insurer is concerned. — *Allemania Fire Ins. Co. v. Angier*, 214 S. W. 450.

The disappearance of gold may be evidence of a depreciated paper currency the world over.

What is home without a Webster's International Dictionary? It is the best.

### MISCELLANEOUS

#### Hot Ashes Thrown on Oily Harbor Water

Where a fireman on a pile driver used by his employer in construction of a pier in a harbor threw ashes into waters visibly covered by oil, causing a fire which destroyed barges and their cargoes, the company for which the pier was constructed on a cost basis, and which was aware that ashes were thrown overboard, was liable for the consequences, though the employer doing the work was an independent contractor.—*United States v. Standard Oil Co. of New Jersey*, 258 F. 697.

#### \$1,500 Verdict for Agents for Libel Held Grossly Excessive

A statement of a publishing company in its newspaper that policyholders who had taken out policies thru a firm of insurance brokers had been somewhat mystified by the receipt of cancellation notices for policies on the occasion of the disappearance of the broker's agent, when he was short in his accounts, held not libelous per se as to the brokers.

Unless an article published by defendant in its newspaper was of such a nature that, in view of extrinsic facts alleged and proved, it conveyed to readers charges of dishonesty and financial irresponsibility on the part of plaintiffs, the innuendo would not give it such sinister significance.

Verdict for \$1,500, recovered by insurance agents for libel against a publishing company, though reduced by the trial court to \$1,000, held grossly excessive; any injury to the agents' business having resulted more from

the dishonesty of their local representative than from the libelous statement.

—*Mahana v. Echo Pub. Co.*, 183 P. 800. (Cal.)

Case of *Geo. T. Mahana and Park A. Cooling of Los Angeles*. From judgment for plaintiff's defendant appealed. Reversed.

M. and C. were general agents of Western Indemnity Co. Their agent at Bakersfield, Cal., was one H. E. Weymouth. Defendant is a Bakersfield morning paper.

Col. Weymouth was for awhile in charge of McManus & Son's insurance department, and later in business for himself, when he represented the Los Angeles agency.

There was nothing libelous in the paper's simple statement of the facts. The premature statement of cancellations was not shown to have harmed plaintiffs, who actually did afterward send out cancellation notices for non-payment of premiums (collected by their defaulting agent) but reinstated the policies on learning the facts.

The California libel law permits slight errors where the account is substantially true and there is no malice.

#### Moratorium

On motion to vacate a judgment non obstante for plaintiff in action for money had and received, because at its rendition defendant was in the active military service of the federal government, as appeared on hearing of motion, it was trial court's duty, under the Moratorium Act, to vacate such judgment and proceed no further in action during the war and one year thereafter.—*Thress v. Zemple*, 174 N. W. 85.

“Never pass near behind a standing auto. It may back suddenly, in order to start fast.”



**Royal Insurance Company of Liverpool**

The gross assets of the Royal, as shown in the last home office statement, are \$142,280,242. Eliminating the life department liabilities, there remains \$68,320,967 assets, a gain of over \$7,000,000 in the year. The policyholders' surplus, all applicable to the payment of loss claims, is over \$29,000,000.

Fire and marine premiums for the year were \$35,436,481, a gain of over \$1,200,000. Losses were 52 percent, which is about this great company's average throughout the world, excepting the Pacific Coast of course.

The reserve for unearned premiums was increased about \$1,600,000, a gain which indicates the writing of much new business.

Among United States branches the Royal also leads, with some \$18,270,000 assets invested in this country, a third of which is surplus; and \$12,200,000 premiums, a large gain.

On this Coast, where the company operates a Pacific department under Manager Rolla V. Watt, \$1,453 176 premiums with 33 percent losses is a very satisfactory record.

Among San Francisco general agencies and departments, that of Manager Watt leads, with \$2,451,000 premiums, a gain of nearly \$400,000, and with a 33 percent loss ratio.

**The Second Policy Was Void**

Where a fire policy permitted other insurance without notice, an additional policy with another insurer did not violate it; but the second policy, providing it should be void if insured had any other insurance, never became

enforceable.—Koeski v. Springfield Fire & Marine Ins. Co., 124 N. E. 476.

**Board's Semi-Annual Meeting**

Usually this meeting, when full and prolonged discussions are necessary, is held out of town. Once it was at the Cliff House, but that was too telephoneasy; generally the meeting was at Del Monte. This year the semi-annual was in the assembly room of the Board offices, and it was adjourned to further dates for further discussion.

The constitution of the Board may be changed so as to take jurisdiction of the Automobile Conference. This is desirable and may be necessary to prevent this class becoming a disturbing element of the business on this Coast. All stock writers of automobile insurance of any kind will be eligible under the amended constitution.

The request for an increase in the limit of Los Angeles locals will probably be granted.

Motor vehicle compensation may be 20 percent except 25 in the larger cities and districts.

A "clean house" as to agents and brokers will be required, as attested by principals.

**AUTO WITHOUT LIGHT**

Where pedestrian, crossing street on dark night, reaches an island safety zone, and after looking in direction in which travel is coming, and seeing no vehicle approaching, proceeds without continuously looking in that direction for a distance of 20 feet, when she is struck by an automobile, carrying no light, giving no warning, and running at 20 to 30 miles an hour, she is not negligent as matter of law.—Healy v. Shedaker, 107 A. 842.

## LIABILITY OR COMPENSATION IN COURT

### TAILBOARD FALLS ON PEDESTRIANS

Where an employee assisting in loading a truck, the tailboard of which was down obstructing the sidewalk, lifted the tailboard to permit the passage of pedestrian who was injured when the tailboard fell, the employer was liable, though the lifting of the tailboard was done merely out of politeness. 107 A. 44.

### TOTAL DISABILITY—AMPUTATION

Where an employee's arm is so seriously fractured that it creates a total disability which will be permanent unless the arm be amputated, award under the Workmen's Compensation Act is not limited to that for the loss of an arm, since a "total and permanent disability" may exist without loss or injury to any specific member.—107 A. 36.

### AWARD

A workmen's compensation insurer which voluntarily contested the claim of the deceased servant's brothers before the Industrial Accident Board was not bound by the board's final award, and has an appeal therefrom where the board did not direct payment of the award to the brothers or find them in fact beneficiaries, but merely fixed the amount due, and ordered payment to the legal beneficiaries, and where there was no express agreement, the parties should be bound by action of the board.—*American Indemnity Co. v. Zyloni*, 212 S. W. 183.

### SAFE PLACE

Where a shipbuilding carpenter, working in the hull of a ship, is in constant danger of being struck by augurs bored through the sides of the ship by employees on the outside, by reason of his employer using no device for giving notice of place of boring to those on the inside, there is a failure to provide him a safe place for work and he can recover for injuries so received from an augur.—*Coast Ship Co. v. Yeager*, 81 So. 797.

### CASUAL EMPLOYEE

Where plaintiff, after finishing a job of shingling a house, and while engaged on a job for another employer, reported to his first employer that the chimney needed a little cement, which he would put on for nothing if his employer would get cement, and was injured in coming down from this work, he was a "casual employee" within the exception of the Workmen's Compensation Act.—172 N. W. 937.

### ORPHANS

Where an employee, accidentally killed, was mother of several children under 16 years, and the father had for several years prior to her death deserted the family, such children are to be regarded as "orphans," within Workmen's Compensation Act for purpose of fixing amount to be paid under act.—172 N. W. 897.

### VICIOUS ANIMAL

A servant employed to care for an animal known to be vicious may recover for an injury received in the performance of an act, though directed by the master, if the servant acts with that degree of prudence which an ordinary prudent man would exercise under the circumstances; but, if the act be one which no reasonably prudent person would undertake, he cannot recover.—*Walters v. Sievers*, 181 P. 853. (Wash.)

### FIGHT

If one employee assaults another employee to gratify his feeling of anger or hatred, the injury results from the voluntary act of the assailant, and cannot be said to arise either directly out of the employment or as an incident of it within the meaning of the Workmen's Compensation Law, but when an employee is assaulted while he is defending his employer or his employer's property, or his employer's interest, or when the assault is incidental to some duty of his employment, the injuries he suffers in consequence arise, as a rule, out of the employment.—*Marshall v. Baker-Vawter Co.*, 173 N. W. 191.

## CEMETERY WORKER

"Cemetery work" consists in platting, grading, planting, beautifying, and maintaining a tract of land in such manner as to render it a proper place for sepulture of the dead, and to preserve it as such, and includes the blasting of concrete foundations formerly supporting water tanks used in connection with irrigation, under the Workmen's Compensation Act.—*Rosedale Cemetery Ass'n v. Industrial Accident Commission of California*, 174 P. 351

## FALL AND APOPLEXY

Under policy insuring against bodily injuries inflicted "directly and independently of all other causes," through accidental means, if disease with which insured was suffering caused apoplexy resulting in insured's death, or if injury received by insured in a fall concurred with such disease in causing such apoplexy, the insurer was not liable, but was liable if the injury from the fall was the sole cause of the apoplexy.—*Western Indemnity Co. v. Mac-Kechnie*, 214 S. W. 456.

## TIPS

Tips received by employee are "other advantages received by the injured employee as part of his remuneration," within the meaning of Workmen's Compensation Act, §17b, as amended by St. 1915, p. 1087, § 6, and should be considered in determining the "average weekly earnings" of the employee for the purpose of fixing compensation.—*Hartford Accident & Indemnity Co. v. Industrial Accident Commission of California*, 183 P. 234.

## INDEPENDENT CONTRACTOR

Claimant for compensation under the Workmen's Compensation Act, who contracted with a town to furnish a team and feed it, and to drive the horses, for a fixed daily remuneration, subject to orders of town's foreman as to where to go for ashes for use on a public way, and, after they had been loaded, in which work he took no part, as to where he should dump them, was not an employee of the town, within the act,

but an "independent contractor."—*Eckert's Case*, 124 N. E. 421.

## GENERAL AGENT SIGNS GUARANTEE

Where defendant guaranty company held out one as its general agent and he signed a guaranty as such, defendant is liable, the contract of guaranty being within its powers, although the one signing as general agent was authorized to act only as attorney in fact.—*Willson v. Chicago Bonding & Surety Co.*, 214 S. W. 371.

## RAN AND BROKE A BLOOD VESSEL

Where a traveling salesman was delayed by a customer and missed a bus, and had to carry grips weighing 80 pounds to a station, and became excited when he heard the train, and ran and broke a blood vessel in his brain, causing paralysis, his injury was the result of an "accident," within Workmen's Compensation Act.—172 N. W. 535.

## INJURY WHILE WORKING IN RUINS

An employee, injured while removing insecure parts of a building damaged by fire, who seeks to overcome the defense of assumed risk, because told by employer, after complaint, that the place was safe, must prove in what respect it was dangerous, that he acted in reliance on the statement that it was safe, and was injured by reason of the danger.—*Searles v. Boorse*, 107 A. 838

## DESCENT FROM LUMBER PILE

Order of master to experienced employee to get down from lumber pile to wagon by means of a plank extending between the two, with one end held by the master, did not excuse employee from negligence in so doing, there being no evidence that it amounted to coercion or duress, the danger of the course being as apparent to the employee as to the master, and there being no question but that he could have adopted other and safer methods of going between the two objects.—*Lemmermann v. Pope & Talbot*, 183 P. 467.



## LIFE

**Participating versus Non-Participating Policies**

Editor Coast Review:

Some fine recent arguments for non-participating contracts have interested me, for there is much to be said on both sides of this unending controversy. But just now, as it seems to me, the participating people have the better of the argument.

I hold that the participating policy company is in a better position to meet the actual and the possible excess losses of any epidemic like influenza, which may wipe out surplus, including capital.

The participating policy company has but to discontinue temporarily the payment of dividends to policyholders in order to pay excess death claims and maintain or restore its surplus.

The non-participating policy company, on the other hand, has no such resource. Its lower table rates afford no resource with which to pay epidemic losses or restore a depleted policyholders' surplus. It cannot advance the rates. The stockholders must be assessed. But what if, after large epidemic losses, the stockholders refuse to pay such assessments? Their liability is limited and they cannot be compelled to pay.

The higher rates of the participating companies were devised to meet extraordinary mortality rates, which are normally as well as abnormally possible. Suspension or reduction of dividends to policyholders, a part of the mutual plan, at once increases the income and enables the company to meet all very extraordinary death claims.

I hold that the emergency rate plan of the participating policy has been fully justified by the recent (and present) influenza experience in America and Europe.

IMPARTIAL.

**Producers**

For the National Fidelity Lungren & Dickinson last week \$40,500; and Mohr & Mohr—good name—\$22,500

Since March 1919 M. Bernstein, who had never previously sold a legal reserve policy,

has written \$400,000 of examined business, for the Bankers Life.

West Coast Life leading agencies are J. Northcott Co., Utah, Arizona, Texas and home office, in volume for October. Leading producers are Chas. P. Price, M. C. Grey, G. H. Albers, Wm. Virgo, etc.

The Rocky Mountain Agency for this company with headquarters at Denver, broke all previous records for production with \$400,000 during the month of September, in honor of Vice Pres. G. S. Nollen.

A. T. Kirk, of Spokane, Wash., was the leading producer of the Bankers Life of Des Moines for September, with a total business of \$133,000. Carlos Scherer, of Chicago, was the leading producer for the week ending October 2, with a total production of \$119,390.

When the California State Life began it blew its horn hard and high, announcing \$7,000,000 new business as the goal. As no company had ever written as much in California, we called the attention of a general agent to this statement. He said it was "physically impossible," and we wrote the secretary. An answer came, saying "we are going to do it." They were bound to give that doubting general agent the merry ha-ha. And they did. The company wrote more than the giants had ever written. We were puzzled then; but in after years the "mystery" was cleared up. The little company then and subsequently paid out about all the first year's premium for commission and expenses. The stockholders put up the necessary reserve. Any company can write a large volume of business if it pays agents far more than any other company, as long as the stockholders will pay the bills.

It would be interesting to know the amount of the average rebate the company's solicitors gave the new policyholders.

The Metropolitan Life has a commissioner busy investigating influenza and the complications which make it so dangerous. The company has 2,000 influenza subjects under observation.

**PRINCIPLES OF INSURANCE LAW****AMBIGUITIES**

Doubtful terms in an insurance policy will not be construed in favor of the insurer.—177 N. Y. S. 771.

Policies of fire insurance, if ambiguous or uncertain in terms, will be construed favorably to the insured.—253 F. 83.

Ambiguities in a policy will be resolved against insurer and in favor of insured.—177 P. 142.

Contracts of insurance are to be construed according to the sense and the meaning of the terms which the parties have used, and if they are clear and unambiguous, their terms are to be taken and understood in their plain, popular, and ordinary sense.—121 N. E. 315.

Insurance contracts are to be interpreted in the light of the fact that they are drawn by insurance companies, and are rarely, if ever, understood by the people who pay the premiums, so that every rational indulgence must be shown the assured. 182 P. 275.

**AGENT**

An insurance company may limit the power of its agent.—98 S. E. 469.

When notice that power of insurer's agent is limited is brought home to insured in such manner as would put a prudent man on his guard, he relies on his peril on any act of agent in excess of his power.—98 S. E. 469.

**BENEFICIARY**

While one who has no interest by relationship or otherwise in insured cannot take out a policy, any one has a right, voluntarily, to designate a beneficiary.—211 S. W. 721-

**EXAMINATION OF INSURED**

The place where a loss by fire occurs is the proper place for an examination of insured under a clause in the policy requiring insured to submit to examination under oath when called upon to do so, and neither insurer nor insured has the right to demand that it shall take place elsewhere.—182 P. 586.

**MUTUAL MISTAKE**

Mistake in computation is not mutual where insured knew nothing of it.—106 A. 676.

**EQUITY**

A court of equity will order that done which ought to have been done. 81 So. 492.

**FRATERNAL RIGHTS**

The rights of members of a corporation of a fraternal and beneficiary character have their source in the constitution and by-laws of the corporation, and can only be determined by resort thereto, and such constitution and by-laws must necessarily be construed by the law of the state of its incorporation.—237 U. S. 531.

**MINDS MUST MEET**

Insurance contract is not complete until the minds of the parties have met, and they arrive at an understanding of the terms of the agreement.—82 So. 175.

**COMMON LAW CONTRACT**

At common law insurance contract need not be in writing, the whole contract need not be embraced in policy, and insurer may be bound by binding books, binding slips, receipts, or memoranda.—Cherokee Life Ins. Co. v. Brannum, 82 So. 175.

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**LUCRETIUS ON EARTHQUAKES**

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***Written When Julius Caesar and Cicero Were Living***

Now mark and learn what the law of earthquakes is. And first of all take for granted that the earth below us as well as above is filled in all parts with windy caverns, and bears within its bosom many lakes and many chasms, cliffs and craggy rocks; and you must suppose that many rivers hidden beneath the crust of the earth roll on with violence waves and submerged stones; for the very nature of the case requires it to be throughout life to itself. With such things then attached and placed below, the earth quakes above from the shock of great falling masses, when underneath time has undermined vast caverns; whole mountains indeed fall in, and in an instant from the mighty shock tremblings spread themselves far and wide from that center. And with good cause, since buildings beside a road tremble throughout when shaken by a wagon of not such very great weight; and they rock no less, where any sharp pebble on the road jolts up the iron tires of the wheels on both sides. Sometimes too, when an enormous mass of soil through age rolls down from the land into great and extensive pools of water, the earth rocks and sways with the undulation of the water; just as a vessel at times cannot rest, until the liquid within has ceased to sway about in unsteady undulations.

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**INCOME TAX NOT JUST**

As money purchases only half what it formerly did, the government is collecting income tax from single persons on a sum in excess of the purchasing power of \$500 and from married persons a tax in excess of the purchasing power of \$1,000. This is unjust in many cases, for 6 percent of such excess means deprivation for children and old people. There should be no discrimination against single persons, either, for very generally they support parents, invalids and others.

Income taxes should not be imposed, as now, in ways which embarrass business, decrease capital, add to the high cost of living, and rest heavy on the poor.

Millions of dollars, from as high as 40 percent of big incomes, which would otherwise finance the railroads and other great enterprises, or be ventured in new industries which give work to tens of thousands, are collected as income tax and paid out for war expenses which were wiser paid with taxes collected in future years from a much larger population.

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### **FOREST FIRES**

Fires in the national forests have increased in numbers and destructiveness in recent years. The principal causes are campers and lightning, but it is asserted that during "dry spells" the winds whip dry boughs together until the friction ignites them, and the flow of gum produces millions of clear bulbs acting as lenses for the sun's rays, with resulting ignition.

Old settlers tell us that in former times when the forests were pastured the cattle kept the undergrowth down, and to improve the pasturage the cattlemen regularly, at the right season, burned out the underbrush. Although there were campers as well as lightning, the number of destructive forest fires was small, and there was no matted dry grass nor masses of thick underbrush to feed and swiftly extend the fires and make hurricanes of flames to devour towns and mills and little settlements.

Government rules, which are not always wisely framed, have greatly lessened the former comparative security. Undergrowth is no longer systematically and safely burned over but is left as tinder fuel for summer fires which the forest rangers and all volunteer and impressed firefighters are unable to extinguish or check.

For forty years these facts have been known, discussed and published, but without effect on the bureaucracy in charge, which prefers theory to fact and things as they are to any change.

Insurance companies have been great losers by forest fires, and it is possible that insurance rates based on clean or "dirty" forests in the vicinity, with lower rates where livestock or controlled fires make the undergrowth a nominal fire hazard, might influence the government officials to have every year a clean-up month. But probably not.

### **A MERRYGOROUND**

An employer of "labor" says he never objects to strikes and is always willing to concede the advance in wages after contracts are discharged. "Why," said he to me, "should I care? I charge the buyer, the contractee, the additional cost, and he charges it to the public. All wages paid are charged back to the consumer, who likewise adds the higher cost to the prices of the things he furnishes. The "victorious" striker finds that his old "enemy" is as active as ever, and wages and weekly bills barely meet as usual.

Only two things can help us all at all. They are: lower taxes and higher production.

### Edward E. Potter & Sons General Agency

Looking back through the files of the Coast Review, from the beginning almost, we meet with the name of Edward Potter, as general agent, as organizer of companies, as secretary, and as senior member of a firm. Mr. Potter brought the Glens Falls to this Coast.

The Potter agency has always been a conservative one, whether affiliated or not. It has always been conspicuous for moderate loss ratios. In other words, it has made underwriting profits for its companies.

Companies now represented are: Glens Falls, Security, Girard, Firemen's and United American. "Underwriters" are: New Haven and Eastern. For these, an increasing premium income of some \$600,000 is being written, with a loss ratio of 32 percent.

### Solicitor Should Be Like a Lawyer or Doctor

The ideal relationship of the solicitor and the prospect, in my opinion, should approach that of the lawyer and his client, or the physician and his patient. The insured's problems should be the solicitor's problems to solve. His interests will be served, and the company's conserved, in the long run, by such a policy.

The basis of the approach of the solicitor has been too vigorously that of the salesman in many instances. His interest ceases when he has gotten the signature of the prospect on the dotted line. Why shouldn't he establish a permanent relationship, offering his services from time to time, as he observes the expanding needs of his client for insurance? — Richard W. Lawrence, Auto-Piano Maker.

The Pacific Mutual's new "life income bond" policy possesses popular features which are bound to win applications.

### Newspaper Headlines

At High Speed 2 Autos Crash; 2 Killed,  
4 Hurt

Four Die of Sleeping Sickness

Merchant Slain by Hold Ups

6 Dead and 120 Hurt in S. P. R. Wreck

New Bomb Plot Revealed

Eight Revelers in 5 a. m. Auto Crash

Woman Bookkeeper Charged with Embezzlement

Oregon Bank Robbed

3 Men Rob Utah Bank

17 Hurt in Street-Cars Crash

Car Jumps Rails and Kills Waiting Woman  
on Curb

Bullets Fly in Strike

Longshoremen Riot in New York

Union Men Beat Non-Union Men

Machine Skids, Killing Man on Sidewalk

Touring Car Falls 700 Feet—Four Riders  
Killed

Store Burglarized Twice

Daring Daylight Robbery—Four Held Up  
in Butte Bank

Motor Cyclist Hurled 50 Feet

Scaffold Breaks—Painter Killed

## LIFE

**New York Life Insurance Report**

16th Annual Report of the Superintendent of Insurance of the State of New York. Part II, Life Insurance. Jesse S. Phillips, Superintendent.

This annual of 992 pages is a little late, owing to the usual "wartime" difficulties which embarrass all work. But it is as valuable as ever.

Of the nearly 6 billion of assets New York companies have over half.

The gain in assets was over 7 per cent.

The aggregate of surplus and special funds is \$247,448,280. These special funds are \$112,371,121, leaving the net surplus only \$122,613,158 or 2 per cent of the assets.

The average surplus, including the special funds, as regards policyholders, was 5.4 percent on January 1, 1918, and only 4.1 percent on January 1, 1919. This is a great decline of one fourth.

Insurance in force is \$20,196,274,-253, a gain of nearly 2 billions.

Policies in force are 10,197,730, against 9,517,941 a year before.

Number of companies, 40, of which 15 are New York state.

Since 1906 the number of policies has doubled, and also the amount of insurance in force. The gross assets have doubled.

Real estate owned \$148,140,963 or  $2\frac{1}{2}$  percent of the assets.

Loans on policies to policyholders, \$713,087,741, or 12 percent.

Investments in bonds and stocks are nearly 3 billions or half the gross assets. Investments in mortgage loans

are about 30 percent of the assets.

About 80 percent of the assets are invested in mortgages, stocks and bonds.

**Women Representatives in Life Insurance**

There is a steadily increasing flow of women into life insurance field work. Their coming began long before the war, and, not having been caused by the war, nor the reasons for their coming having been removed by the war, their influx is certain to continue. Women representatives appear to be divided into two classes—those who work almost exclusively among men, and those who devote themselves almost entirely to women. They are writing an impressive volume of business. Women are far more successful than men in writing women—they see from the woman's view-point, and, being women, they have the valuable advantage of a wider choice of time and place for an interview than men have.—Mutual Life Points.

The Fidelity Mutual, one of the younger companies, had 118 percent mortality ratio to the expected. The mortality loss was \$272,000.

If the Bankers Life Company of Des Moines continues during the last three months of the year to produce business at the same rate as during the first nine months of the year, its total of paidfor business for 1919 will be approximately \$70,-000,000.

At the Big Tree Club convention of the Pacific Mutual in Pittsburg it was announced that the next will be in Los Angeles in the spring of 1921, at which time the company's new building, with an auditorium, will be completed.



## SELLING LIFE INSURANCE

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Remember and repeat a good story—after business hours. The telling will do you good anyway. You can never be sure as to the listener's benefit.

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Every morning be sure to say "Good morning!" to some one, just as if you mean the good wish. It will do you good anyway.

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If you ever have a chance to utter a compliment, seize it, for it will do you good anyway.

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### Prospects

Where shall I find good prospects, asks the new man in the work of soliciting, who is somewhat bewildered, for he knows he will soon exhaust the list of his acquaintances.

This suggests that he should straightway enlarge that list, and with greater variety as to class and income.

Any decent citizen is a good prospect.

There are wholesome ways to increase the number of acquaintances; for man is a social animal and thrives best when his social faculties are actively employed.

Club life, fraternal, political or religious society connections, membership in a trade or business or political association—all are helpful and healthful, and they introduce good prospects, directly or indirectly.

A debtor is a good prospect, and so indeed may be his creditor.

Go to the mortgagor, as recorded in the daily prints. A life policy may lift the mortgage very soon.

The man who is building or buying a house on the instalment plan will consider proposals for a policy which will pay for the house.

Offer to lend money to newly married people, write a policy on the husband after explaining to him how he can get a loan with small security for a home.

When a mortgage is lifted, as recorded in the papers, see both mortgagor and mortgagee—the latter has money and the former

may have secured a new loan at a lower rate of interest.

The relations of men who die have received an impressive lesson and are in a mood to insure.

The man who has just been elected to a good office will consider a policy to cover the salary for the term of that office. The writer once called on a successful candidate to urge him to take out a policy covering his \$16,000 salary, but did not find him at home. He died twenty days later.

When you insure a man, make his friends your prospects. Call on him again in a few months, for he may have become a father meantime or have increased his income materially, or he may have married again, or his daughter may have married an uninsured man whom he will introduce to you.

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### A Well Balanced Ration

The man who sells life insurance requires more than three square meals a day. He must have a well balanced ration.

The nations which war—the best nations—have discovered that their soldiers fight best not merely on full stomachs but on rations which feed muscle, nerve and bone. Napoleon said an army travels on its stomach, and he fed his armies so well that they walked over all Europe and won victories everywhere.

The seller of insurance, who must meet men in a competition of wits and figures and proffers, should give a little study to this subject. He must feed his nerves as well as his muscles. Usually the variety offered by the market, including also fruits and vegetables and cereals, supplies the "well balanced ration" needed by the healthy, active, serviceable body.

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### Importance of Good Health

Good health of itself, to be sure, does not sum up the whole secret of personality. But it is a most important element, as you will presently appreciate when you adopt rules of living that result in a distinct bettering of your health. You will begin to feel more self-confident. You will attack business problems more masterfully.

You will find it far easier to sway others by your personal influence. — H. Addington Bruce, in Chicago News.

#### Making a Business of It

Selling a policy, or open soliciting, is an intensive business and few men can work continuously or efficiently at that alone. There will be many days when the problem of "Where shall I go now, and whom shall I call on this morning?" will naturally be the most pressing one which the agent faces. Now is the time to select an old prospect and to spend some time in an earnest preparation of the presentation of the policy you have elected to sell.

Most men like to feel that theirs is a special case and are unconsciously flattered by the agent saying, "Mr. Jones, give me the date of your birth and I will work up a proposition that I feel will best meet your requirements." It is then up to the agent to make a proposition not of the stock variety, but one which covers the special needs which the prospect feels are peculiar to him. Time spent in preparing this for prospect and in putting it in words that he has never heard from another agent is time well spent.

Having decided to call on a man of whose circumstances you have some knowledge, it is wise to present a concrete and particular reason, in connection with life insurance of course, for your call, and not to come into his office in a vague way to see if he would be interested in taking on more life insurance. Under present conditions one good reason for your call would be the notorious high cost of living and the shrinking value of the dollar. Once you start with a sound, logical reason for your interview, the discussion runs along easily and you usually succeed in getting the prospect's attention. —Geo. A. Martin, in Pacific Mutual News.

Salesmen in all lines rely on those whom they have previously sold to help them in selling new people. First make yourself well grounded in the business—an expert. That is essential. Talent lies in becoming

competent and getting in. Never did the world pay so well for competency as today. —Thos. A. Buckner.

#### Dispel the Fog

Optimism is sunshine; pessimism is fog. Your optimism, born of intelligent observation, must be the sun driving away the pessimistic fog which is almost sure to roll into the room at the first interview. It is always a struggle for the mastery, and your optimism must be strong and penetrating.

As everything grows by what it feeds upon, it is important that you give your optimism the right kind of food. You should at least read the weekly bank statement. Thus you will become familiar with the wonderful figures which demonstrate the prosperity and financial soundness of this whole country.

"Hitch your wagon to a star," but be sure to load the wagon with the right brand of optimism. You will need it every mile of the journey. —Gail B. Johnson, in Pacific Mutual News.

It is a fact that the large and the old life companies suffered also from influenza last year, with notable increases in mortality ratio to expected. The war was not responsible for all. The younger companies were most affected because of the far greater percentage of young insureds. Young persons were easy victims of the epidemic.

The Western National Life of Wyoming had 135.8 percent actual to expected mortality in 1918 against 27.9 in 1917. So with young companies generally, for influenza reasons. So far the influenza losses of 1919 are light.

Broker.—A promise by a broker, carrying for a customer stock on margin, not to sell without the customer's consent, held revocable by the broker. —Small v. Houseman, 153, N. Y. S. 704.

The State Life of Montana had 130 percent actual to expected mortality in 1918 against 14.4 in 1917.

### AUTOMOBILE

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In the month of January, 1917, the agent sent to Crowley (broker), a notice addressed to the plaintiff informing him that the policy on his auto would expire on February 4, 1917; and requesting him, if he desired a renewal, to make an endorsement to that effect upon the notice and return it to the company or to call at its office. This notice was delivered by Crowley for the insurer to the plaintiff, who inquired what it would cost to renew the policy. Crowley stated that he did not know, but "would look it up," and a few days later he informed the plaintiff that the company would reinsure the automobile in the sum of \$500 and that the premium would be about \$21.

The plaintiff testified that at this interview he said to Crowley, "All right, John, send me the policy and I am insured;" to which Crowley replied, "Yes, in the meantime we hold you covered." He also testified that on February 10, and again on February 14, 1917, Crowley told him in substance that the automobile was insured.

On February 26, 1917, the plaintiff signed the application above referred to for the renewal of the policy and mailed it to Crowley. The automobile was stolen on the evening of the same day and has not been recovered.

The insurer (Massachusetts F. & M. Ins. Co.) denied any liability under the policy thus renewed. The Massachusetts supreme judicial court held that the broker to whom the agent of insurer had sent the notice concerning renewal was not the agent of the in-

surer. (Other state courts have ruled to the contrary.) Judgment for defendant company.—*Sheridan v. Massachusetts F. & M.*, 124 N. E. 249.

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Automobile owners should bear in mind the above decision.

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It has been said that the safest place is on a swift passenger train or ocean "greyhound." Certainly one will never be killed by a falling brick. A person in an automobile, on the contrary, is never safe. The most carefully driven machine may skid over an embankment or turn turtle or be crashed into by another machine. In San Francisco a woman was killed when a heavy truck whirled from the cross street and struck the standing auto in which she was sitting.

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Automobile ordinances should prohibit turning corners sharply within three feet of the curb line. As it is now, it is dangerous for a pedestrian to stand on the curb at a corner, for many reckless drivers graze it as they turn.

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The new automobile law of California is being opposed in court on the grounds of its unconstitutionality.

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Rain on windshield is given as cause of running down a pedestrian in Seattle.

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Garage floor-oil fires may be easily extinguished with sawdust, which excludes the air.

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12 Halloween Revelers Die in Auto Crash



## GENERAL

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**British Insurance Shares**

Another important point is that, although the uncalled capital on insurance shares is often a heavy item, it is now realized that the probability of any call being made is most remote. Compared with the San Francisco disaster in 1906, the troubles arising out of the war have been small.

It is impossible to conceive a greater disaster than San Francisco, yet the British offices were able to face the same without calling up fresh capital, and that fact in itself removes any anxiety which the uncalled liability on shares might otherwise arouse. Added to all this the offices are in a far stronger position today than they were in 1906, their business and outlook is much better, and, in most cases, they have fully provided for all depreciation in values of securities they hold.

They have been called upon to pay heavy sums for excess profits during the last year or two, mainly because marine business has provided extraordinary profit balances.

Marine profits are not going to be on the same scale, but, as the excess profits tax will not be so heavy, there is a set-off against that charge, and again we may point out that current dividends are practically independent of trading profits. On the whole, therefore, the outlook is so good that the present prices would appear to be fully justified and increases not improbable.

—The Policy-Holder.

**Printing Trusts**

Printing costs have doubled. Hours have been reduced over 20 percent in working time and still more in output and conscientiousness. Wages have been increased at least 80 percent. These facts are true of all mechanical trades.

Machine compositors are paid \$45 a week on morning papers and \$42 a week on afternoon papers, seven hours a day. Formerly \$37 and \$34. Gain \$8 a week. Men recently demanded \$60 and \$57. Too much paper money?

In Iowa there was started a new idea for killing competition. Where bids were asked of job printers, a printers' board of trade selected the office which should make the lowest bid, and perhaps the office which was to make the next lowest. Any other bid must be higher. Of course the lowest bid must yield a handsome profit.

San Francisco printers adopted the Iowa idea and have a printers' Board of trade.

They should not object to their organized employees' demand for a liberal share of their extorted profits.

**Received**

Directory of Insurance Companies and Their Agents and of Fraternal Benefit Societies. Issued by Connecticut Insurance Department, Hartford.

Our California department might well issue a similar report. Insurance companies should get something for their money.

We notice that agents of stock fire companies also represent mutual fire associations. "You pays your money and takes your choice."

The Hartford County Tobacco Growers' Mutual is still on earth. Did you ever smoke a Hartford county cigar?

**Automobile**

At the meeting of the Coast Automobile Underwriters Conference in San Francisco C. C. Wright, assistant secretary of the Fireman's Fund was elected president; Adam Gilliland, assistant general agent of the Hartford Fire, was elected vice president; and T. J. A. Tiedeman secretary.

It is admitted that there is "an orgy of auto stealing in California," especially in the south, where exchanges for Arizona and Texas stolen machines are frequent. License counterfeiters operate in gangs, change motor and license numbers, repaint autos, and sell them as recent arrivals from the East.

When you don't own nor expect to own an auto, what dreary stuff the auto section of your Sunday paper is; but buy a machine, and you will then read anything on the subject so near your heart, though its only a flivver.

## LIFE

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**Questions and Answers About Government Insurance for Soldiers, Sailors and Marines**

**Question 1.** What kinds of policies are offered by the Bureau of War Risk Insurance into which I may convert my present term insurance?

**Answer.** The Bureau offers six (6) policies, as follows:

- Ordinary life policy
- Twenty-payment life policy
- Thirty payment life policy
- Twenty-year endowment policy
- Thirty-year endowment policy
- Endowment policy maturing at age 62

(See Question 13 for a description of these policies.)

**Question 2.** How long a time do I have in which to convert my insurance?

**Answer.** Five years after peace is declared. If you keep your term insurance in force during this period you can convert it at any time. If you do not convert it it will cease at the end of five years.

**Question 3.** Will the Government continue to carry the insurance after it is converted?

**Answer.** Yes.

**Question 4.** Do I have to pass a physical examination in order to convert my insurance?

**Answer.** No.

**Question 5.** How may I convert my present insurance into one of the permanent forms?

**Answer.** By making application in writing to the Bureau of War Risk Insurance on the form furnished by the Bureau. Such application must be accompanied by the first premium for the converted insurance.

**Question 6.** When is the premium payable on the converted insurance, and how must it be paid?

**Answer.** Premiums may be paid monthly, in which case they are payable on the first day of the month. They may also be paid quarterly, semi-annually or annually.

Should you pay quarterly, semi-annually, or annually, and die, the discounted value of the premiums paid in advance beyond the calendar month in which death occurs would be refunded.

All premiums are due on the first of the month, and the insured has the remainder of that month as a grace period in which to pay the premium. No interest charge is made for this grace period, and the policy remains in full force during that period, the unpaid premiums being deducted from any settlement under the policy.

Payment should be made by money order or check payable to the Treasurer of the U. S., and sent to the Premium Receipt Section, Bureau of War Risk Insurance, Washington, D. C.

**Question 7.** Do I get any credit on my converted policy for the premiums which I am paying on my present term insurance?

**Answer.** No.

**Question 8.** Will the premiums on my converted policy be higher than those on my present policy, and if so, why?

**Answer.** Yes. The reason is that you are buying insurance at a "level rate," which means that you pay the same premium throughout the whole period, and that your premiums do not increase from year to year, as is the case with your present term insurance. In addition, by the payment of larger premiums now you secure certain privileges in the policy such as cash surrender value, loan value, and paid-up and extended insurance values. (See Question 14 for a description of these values.)

**Question 9.** Can anyone else besides myself change the beneficiary of my insurance?

**Answer.** No.

**Question 10.** Does a person have to be dependent upon me in order to be named as my beneficiary?

**Answer.** No.

**Question 11.** May I convert a part of my insurance and retain the remainder in its present form?

Answer. Yes. You may convert any amount from \$1,000 up to \$10,000, in multiples of \$500.

Question 12. What protection does the converted insurance provide, and what benefits are payable?

Answer. It protects you in the event you become totally disabled, and it protects your beneficiaries in the event you die.

The benefit payable is \$5.75 per month for each \$1,000 of insurance that you carry, and the payment of these monthly installments is continued for 240 months. If, however, you become totally permanently disabled and live longer than 240 months, the installments will be paid to you so long as you live and are so disabled.

Question 13. What is the description of the various forms of policies which the Bureau offers?

Answer. (a) *Ordinary Life Policy*

On an ordinary life policy the premiums are payable during the life of the insured, and the policy becomes due and payable at the time of the death of the insured or upon his becoming totally permanently disabled.

(b) *Twenty-Payment Life Policy*

On a twenty-payment life policy the premium is payable only during 20 years, and the policy becomes due and payable at the time of the death of the insured or upon his becoming totally permanently disabled. The difference between a twenty-payment life policy and an ordinary life policy is that instead of paying premiums throughout his lifetime the insured pays only for twenty years.

(c) *Thirty-Payment Life Policy*

On a thirty-payment life policy the premium is payable during only thirty years. In every other respect it is similar to the 20-payment life policy.

(d) *Twenty-Year Endowment Policy*

On a twenty-year endowment policy the premium is payable only during 20 years. At the end of 20 years, if the insured is still living, the amount for which he is insured will be paid to him in one sum. If, however, the insured dies or becomes totally permanently disabled before the end of the

20 years, the policy will become due and payable in installments.

(Continued in our next issue)

### Assessment Company May Increase Rates

Under a policy or contract issued by a life insurance association doing business on the assessment or co-operative plan requiring payment of a stated annual premium, but providing that "by action of the board of directors the amount required for mortuary purposes may be varied to conform to the actual mortuary experience of the association," an increase in premium rates is not in violation of the contract, and affords no ground of action by the policyholder, unless it is shown not to conform to the mortuary experience of the association.—*Richards v. Security Mut. Life Ins. Co.*, 259 F. 727.

### Pacific Mutual Life

I recall when I myself wrote all the life policies issued by our company, and endorsed all the policies, made all the changes and re-issues, wrote all the life renewals and actuary cards, kept the policy register and tickler, and, when I wasn't busy, I assisted the bookkeeper.—Richard Mier, Vice President.

The home office then consisted of two rented rooms. The company is now erecting a large new office building, required by its increasing business.

The Capitol Life of Colorado had in 1918 147 percent actual to expected mortality. The loss was \$114,271.

The Penn Mutual had a mortality loss over table of \$441,000 in 1918, the actual to expected being over 105 percent.

The Home Life of New York had a mortality loss of \$82,000 last year and 106 percent ratio of actual to expected mortality.



## GENERAL

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**Influenza Not Severe Yet, But There  
Is Still Danger**

Perhaps the weather this year does not favor the rapid development of the influenza bacteria, which are still with us; but so far in the terminal months of 1919 the number of cases of the epidemic is not alarming, and we may hope that the recurrence this winter and next winter will be very light. It is too early to make any prediction. Some degree of immunity has been acquired, no doubt, which may assure us from a high rate of mortality in 1920 and 1921, if our younger people will take good care of themselves, feed well, and avoid colds and ill ventilated rooms and public places.

New complications or aftermath of the disease are occurring. Those who have had influenza are very susceptible. A year later they are dying from the effects of the disease from which they recovered. There is little publicity. The doctors are puzzled. The former influenza patients develop strange ailments of the intestines and of the brain. Sleeping sickness and paralysis occur and end fatally. Autopsies disclose tiny blood clots in the brain. This is somewhat like the suffusion of blood into the tissues of the lungs, which is one phase of recurring influenza.

It is evident that however slight the attack, influenza is dangerous because of future possibilities. And Russia, bloody and starving because of Bolshevism, may this winter develop and spread world wide a new epidemic, or a new form of an old one.

**Good Insurance Risk?**

Here is a sample of government revocation of a wheat license:

The license of the Mohlenbrock Milling Co. (M. & F.) of Campbell Hill, Ill., was revoked November 13, 1919,

"For violation of the Food Control Act, approved August 10, 1917, and the rules, regulations and requirements of the United States Food Administration, particularly including the failure and refusal on the part of the company to permit an authorized representative of the Food Administration to inspect their property and records and their refusal to extend necessary facilities for such inspection during ordinary business hours, and their further failure and refusal to furnish said representative with information concerning licensed business as required by him and by the United States Food Administration.

License as wheat flour millers also revoked. Is the moral hazard of these license-revoked risks at all good?

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**Very Dry**

California is lacking in water today (Nov. 20), and cattle are starving by thousands because the ordinary fall feed was "killed" by the light September rain. The oldest inhabitants say there never before was anything quite so bad. Hay is too high for the pay reach of many stockranchers. Meat and milk are high because of feed scarcity as well as high wages extorted by the union labor trust in the cities and copied in the country.

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The art of all arts is the art of living a life really worth while.

You can judge a man—especially the "working" man—by the paper he reads.

## FIRES

Woodland, Cal., Nov. 4.—I. W. W. are believed to be responsible for the fire which burned the dairy barns of Asa W. Morris & Sons here. The damage was \$20,000. Tilly Alcartra, world champion cow, was in San Francisco at the Livestock Show, but about \$100,000 worth of stock was in danger here.

Marysville, Cal., Nov. 3.—S. P. R. station restaurant and contents burned today.

San Francisco, Nov. 9.—The Kittle bldg. n. w. cor California and Front damaged by early fire. Three alarms.

Eagle Rock, Cal., Nov. 9.—Home of Ruth St. Denis, dancer, burned. Also costumes, books and valuable kimonos. Well insured. Loss \$35,000.

San Francisco, Nov. 20.—Of 13 fire alarm today, 10 were stills, 6 were no damage, 6 were slight damage, and only 1 was considerable damage. Report is characteristic.

Town of Nord, Cal., wiped out by fire in October.

Oregon City, Or., 15.—Furnace in M. E. Church bldg. started a fire in basement, which spread through the upper part, and extended to the Price department store. Loss \$200,000. The church was a landmark, being seventy-two years old.

San Francisco, 21.—Housekeeping apartments 1136 O'Farrell street, cored by fire. Adjacent houses damaged. Several alarms turned in. Damage \$12,000.

Standard City, Cal., 21.—Standard Lumber Co. mills burned. Loss \$200,000.

Dubuque, Ia., Nov. 18.—A plant of International Harvester Co. here burned today with loss of \$250,000.

Los Angeles, 11.—Globe Pub. Co., 132 north Broadway, printery with two \$10,000 policies, had a fire, with \$4,000 loss. Manager James S. Rodman was in San Francisco. He says his enemies fired place. Firemen found kerosene scattered about, and fire started in three places.

San Francisco, 13.—Flats at 18 and 20 Second av., E. W. Roberts owner, damaged \$6,000 by fire.

San Francisco, 13.—Some 1,500 sacks of niter on a barge caught fire. The barge was cut adrift and set another barge afire. Explosions followed on the niter barge, which sank. Non-union stevedores were employed in the loading onto a ship. The fire chief is of opinion that the fire was incendiary—in other words, was set by the strikers. Loss about \$15,000.

One of the candles burning around a coffin at Santa Barbara, Cal., fell over and set fire to the linings. The fire department saved the corpse and the house from destruction.

Near Durham, Cal., J. P. Samuelson barn and contents valued at \$2,000. Insurance only \$500.

Tacoma.—H. D. Baker & Co. store 1007 South A st. at 3 a. m. Store was a mass of flames when firemen arrived from Central station a block and a half away.

Fawcett Wagon Co. plant at 14th and A st. badly damaged. Fire chief says it was a case of arson.

Placerville, Cal.—Mill at Asa Rodman mine burned.

Portland, 15.—At Linnton the mill of the Willamette Box & Lumber Co. burned this morning, with \$18,000 loss.

Arbuckle, Cal.—Edward Tolsom's home, oldest in town, burned down. Defective flue. Loss \$2,500, with \$600 insurance.

Redding, Cal.—Helen G. Bassett's 2-story house burned; loss \$2,300, insurance \$1,500.

Needy, Or., 16.—J. C. Smith confectionery store burned.

Grimes, Cal.—J. Aubreau warehouse and barn burned.

Yakima, Wash.—Firemen will walk out if the city council does not submit to their dictation and rescind the ordinance against their affiliation with the A. F. L. Council should remind the firemen that the walking is good.

Yakima, Wash., firemen joined the International Fire Fighters and then walked out as they said they would. The strike being broken, they want to walk back again, but the walking is not good.

## GENERAL

### Medical Discovery—Influenza Preventive

Captain David Thomson of the Military Hospital, London, brother of Secretary Thomson of the West Coast-San Francisco Life of San Francisco, is credited with the discovery of a new serum which gives immunity from influenza. By a process of "detoxication" it is possible to inject doses of vaccine ten to one hundred times greater than ever before dared, and thus give far greater immunity. These dead germs minus the toxin (poison) do not lose their specific antigenic power. The antigen stimulates the production of an antibody toward itself. Present indications from many inoculations, are that the new vaccine gives immunity to influenza, where other vaccines have failed.

### Investigation of Fires in Maine

Way down East in Maine the law requires insurers to report to the state insurance commissioner the adjustment of all losses, within ten days.

The department acknowledges "the fine support and assistance rendered by adjusters and fire insurance agents," reporting suspicious claims, either arson or fraudulent intent.

In two lumber fire claims paid the insured were forced to disgorge large sums.

Commissioner Smith laments the fact that where equal evidence for other crimes easily secures convictions it does not suffice in the case of firebugs. However, the mere facts of investigation of fires and prosecution of fraudulent claims, now generally known, are deterring dishonest men and lessening

incendiarism and grossly dishonest claims.

### National Life Insurance Day

This is a good idea—if practicable—for it will give free publicity and make Americans think of the uses and personal and economic benefits of life insurance.

But why don't the companies do a little advertising instead of begging for it?

### When Prices Drop

This is an interesting paper by B. M. Anderson Jr., Ph. D., of the National Bank of Commerce of New York.

A sharp drop in commodity prices is predicted. Wages will also drop.

There was no crisis at the end of the Civil War. But there was a collapse of prices in the North. In six months wholesale prices slumped over 30 per cent. There were only 500 failures in 1865 as compared with 5,900 in 1861. Business activity came until the crisis of '73.

The rise in Civil War prices was due chiefly to the depreciation of the green-back dollar, which in July '64 was worth only 35 cents in gold. Prices were paper money prices. There was no gold nor silver money in circulation. Victory was not absolutely sure. The fall in prices, referred to above, represented a rise in the value of the paper dollar promise.

Now high prices are real if measured in gold. The man who believes these prices will continue is in danger! But there is no gold in circulation.

The wise merchant sells off rapidly and delays purchases not absolutely necessary.



## FIRE

PROVISIONAL AGREEMENT FOR  
FUSION

The Liverpool & London & Globe and  
Royal Insurance Companies of  
Liverpool

Combined Assets \$229,370,242

Companies Will Be Operated Independ-  
ently

Pacific Coast Manager Thomas H. Anderson of the Liverpool & London & Globe Insurance Company today received a cablegram from his home office notifying him to the following effect:

A provisional agreement has been signed for the fusion of the Liverpool & London & Globe and the Royal Insurance Companies.

The companies and departments will continue their independent operations under their managements and boards of directors.

If these companies fuse as provisionally agreed, the consolidation will be the largest in the history of insurance. The combined assets will be certainly over \$230,000,000, perhaps over \$250,000,000. The combined assets of the life and annuity departments on January 1, 1919, were \$98,461,630, which left a combined total of \$130,908,612 fire, marine and casualty assets. The present total is considerably more.

The fusion will be the largest fire and marine writer in the world.

The fire premiums of the Royal last

year were \$27,701,999 and of Liverpool & London & Globe \$20,303,885—Combined \$48,005,884.

Royal marine premiums last year, \$7,734,481; Liverpool & London & Globe, \$3,713,045. Combined \$11,447,526. Total combined fire and marine premiums, \$59,453,410.

The U. S. branch of the Liverpool & London & Globe wrote \$11,618,841 premiums last year, and the U. S. branch of the Royal wrote \$12,141,204, the combined totals amounting to \$23,760,045. The Star, Queen and Newark premiums were \$10,636,944, making the grand total of the principal and controlled companies, in this country, \$34,396,989 fire and marine premiums.

These figures do not include those of subsidiary companies owned or controlled by these big Liverpool world companies.

first announced by coast review

Bakersfield, Cal.—Our firemen, with the two platoon system, are suing for an 8-hour day, as other employees of the city have. The superior court rules that firemen are not mechanics nor laborers. They are usually gentlemen of leisure, much given to penochle and canned music. The firemen have appealed.

A man on a California mountain saw a mile below him a fire breaking its way through the roof of a dwelling. He ran down and arrived in time to "distinguish" it, says the Sacramento Bee.

Counterfeit (photo-engraved) war savings, stamps of 1919 have been discovered. Fine blue lines appear as solid color.

## PAST

The Coast Review began as a six-column folio, which was soon changed to four-columns. Later, as many subscribers carried the magazine with them and used it in competition with weaklings and wildcats, the present size with two columns was adopted.

Some time ago a handsome number of the Pacific Mutual News contained a picture of the cabin in which Abraham Lincoln was born. It is still preserved. An acquaintance says he recalls many similar cabins built by the pioneers of Ohio, Indiana and Illinois at a time before railroads when lumber could be procured only at a Lake Erie or Lake Michigan port, if at all. The chimneys were built of crossed sticks covered and filled in with mud. There was no insurance and there were very few fires.

The cabins were built of hewn logs with mud between and in the chinks. Windows were screened by skins or wooden covers. Floors were of puncheons. Callers sang out to dancers "All hands to your puncheon." These puncheons were heavy split logs with a surface smoothed with axes. In the fireplace was an iron crane. Candles were made of dipped cotton or linen threads twisted. Bright boys read and studied by the light of burning logs. They were taught arithmetic sums with charcoal scrawled on the baked hearth.

All pioneers in the West, save a very few French near the Great Lakes, were of British descent. This was true also of the pioneers of the then Southwest. Pioneering inclinations and the love of

adventure were in the blood of the American pioneers, truly "the best people on earth."

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## 1908

A federal court held Philadelphia brokers liable for a loss for which the insurer was not liable because of the existence of a chattel mortgage. The expert brokers neglected to call the attention of their clients to the chattel mortgage clause in the policy.

The first formal trials of successful airplanes were made.

On January 4th special agents of northern California and Nevada organized the Field Club, with Amos Sewell as president, F. P. Wilson vice president, and Geo. C. Codding secretary.

There were in Washington (in court) these fire mutuals which later passed out: Farmers, Home Fire, Home Mutual Fire, Merchants Fire, Merchants Fire Assn., Pacific Fire, Pioneer Assn., Pioneer Live Stock, Pioneer Mutual, Pioneer Fire, and Western Fire.

There was still lamentation over the defunct Ohio German, against which the Coast Review had printed warnings.

The Illinois National Fire, writing surplus lines on this Coast, refused to pay San Francisco claimants.

The Washington Life was absorbed by the Pittsburg Life and Trust, a feeder on moribund companies, itself since shamefully dead.

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During the war the searchlight of the Shell Oil works at Martinez was struck by a bullet from a rifle fired from a distant place. One night the searchlight disclosed midnight prowlers on the ground. The incendiaries were fired on and disappeared. It was later found that a large hole had been cut in the high strong close-meshed wire fence, through which the "sympathisers" had passed.

## 1909

American Union, new, of Philadelphia, advertised: "our expenses are to be very low, for expenses kill more companies than losses." Coast Review reminded of new merchant who rented a store on back street to save rent, and never advertised because it added to his expenses. But the sheriff found him and the A. U.

## MUTUALS

Mrs. Johanna Scholz of Tenino, Wash., was unable to collect an admitted claim for \$500 from the Pacific Fire Mutual of Seattle. The Pleasant Prairie Mutual of Wisconsin averaged only \$2 a week fire losses and paid promptly, but in the following year its fire losses averaged \$300 a week — and it didn't pay a dollar. Could not.

The Equitable Mutual of Quebec refused to pay its losses in the United States, because the Quebec statute did not authorize it to do business outside the province.

The American Underwriters Fire of Monroe county, N. Y., with 1200 members, failed with \$22,000 unpaid losses suddenly incurred.

The Citizens Mutual Fire of Holly, Mich., failed.

Fred H. Lysons receiver, was trying to collect assessments from the policyholders of the Pacific (Mutual) Fire. He sued each member for five premiums.

## MARINE

The Royal acquired the British & Foreign Marine.

## LIFE

Rittenhouse, ex-insurance commissioner of Colorado, a critic of the Provident Savings Life, was elected its president by the new owners.

The New York Life discontinued incontestable from date policies.

## FIRE

The deal with the American Home of Seattle, whereby the Walla Walla was re-insured, was declared off. The American Home did not complete its organization.

Dorsey M. Hill was appointed a receiver of the Walla Walla Fire.

The Southern of New Orleans went into hands of a receiver.

The Guardian of Pittsburg retired.

Dickson & Thieme were appointed general agents of the German Union.

Charles D. Haven wrote an admirable paper on the Value of the Board of Fire Underwriters of the Pacific. Printed in Coast Review, January.

He truly said: "Nonboard companies would utterly fail to make a good profit without the existence of the Board to formulate and enforce rates."

The late Bernard Faymonville organized the Presidio Golf Club, a year or so before the 1906 disaster. This club has a house in Presidio Terrace, overlooking the U. S. Presidio, and cares for the links of the United Service Club (army and navy). Mr. Faymonville was the first president. The twenty-five charter members included the following signers who were identified with the insurance business:

W. J. Dutton, Rolla V. Watt, B. Faymonville, Charles Christensen, Carl A. Henry, L. B. Edwards, W. S. DuVal, C. P. Eells, Alfred Stillman, E. H. Bacon.

## 1877

The Fireman's Fund had a total income of \$552,712, of which \$503,841 was "net premiums received in cash." At the close of the year the assets were \$738,637, of which \$225,000 was "unencumbered real estate."

## 1879

John E. De Witt was president of the Union Mutual Life, which then had its home office at Augusta, Maine, under the "Maine Non-Forfeiture Law."

Wm. N. Olmsted was general agent of the British America and Oliver H. Cole was assistant general agent.

W. B. Johnston was resident secretary of the Liverpool & London & Globe's Pacific department. In the advertisement reference was made to the \$5,000,000 paid by the company for conflagration losses in Chicago Boston and St John.



## MISCELLANEOUS

### California Train Wreck

The wreck of the S. P. San Joaquin Valley Flyer at Acton, caused many deaths. The curve of the tracks where the train jumped was a little in excess of eight degrees. Outer elevation, four and an eighth inches. Entire roadbed was shifted from a few inches to more than a foot. Downward grade was 2 percent. Weight of wrecked train was over 1,500,000 pounds. Engine turned half over, struck a mound and regained upright. Engine and cars off track ran 200 feet. Baggage and express cars were dashed into splinters. Several other coaches slid over the engine, crushing the cab and killing engineer and fireman. Coaches zigzagged and telescoped on both sides of the track. Speed of the train at this curve was probably 50 or more miles. A witness at the investigation said the engineer may have been dead in the cab before the engine was near the curve.

### Title Insurance

A contract insuring the marketability of title, drawn by the insurer, describing the property by metes and bounds, "and also the building now being erected," the lands to be insured being that on which "such building now stands, as shown by the survey of F.," held to cover an encroachment of the building on a public street notwithstanding the survey showed the building to be entirely within the lot lines.—123 N. E. 754, 226 N. Y. 335.

Is the real reason of the strike for double cost of coal the belief that the

government might thereby nationalize the coal mines and "divide profits" with the miners at the expense of unorganized voters?

### Business by Mail

Illinois company which transacted business from its main office in Chicago largely by mail, receiving applications solicited by its policyholders or members, held not "engaged in business" in Nebraska, to subject it to service of process through its policyholder or member who had taken for it two applications for membership, which were accepted.—Pembleton v. Illinois Commercial Men's Ass'n, 124 N. E. 355.

### Gasoline Fumes Cause Death

Mechanical engineer, age 34, amount of insurance \$1,050, was making repairs on gasoline tank which had been drained. It was believed there was no danger from explosion. Insured was using a "blow torch" when the fumes in the tank exploded. Insured was blown out of the garage and across the street. Death instantaneous.

This is reported by the Travelers.

### Side Lines Give Independence

The agency that operates side lines successfully has a certain degree of independence which is not seriously affected by sales or consolidations or other loss of companies. The various kinds of lines are mutually helpful, for they extend acquaintances and bring in new business. No kind of insurance is necessarily intricate nor unlearnable by an agent.

Airplanes are passing high above our heads every day. We hear the whirr of their propeller blades and we think nothing of it now. But if a plane with its heavy engine should fall into the street—a possibility—would you be covered by an accident policy?

## ARIZONA

Sixth Annual Report of Insurance Department of Arizona Corporation Commission, for year ending June 30, 1919, has just been received. F. L. Banta is Chief Clerk.

Fire premiums in 1918 were \$1,757,250; losses incurred were \$701,273. Loss ratio, 45.0 percent. Losses paid, \$757,663.

Life premiums were \$1,618,878, with \$569,729 claims paid.

Miscellaneous premiums were \$756,397 with \$262,308 claims paid.

In the twelve months ending June 30, 14 corporations were admitted to Arizona. Among them were: Farmers and Ranchers Mutual Fire of Phoenix, Arizona, of date May 8, 1919; Lumbermen's Underwriting Alliance, Masonic Life Association and Masonic Protective Association.

Six corporations withdrew. Among them were the Western Union Life of Spokane, whose license was canceled by the commission, also the Iowa State Life Stock.

Receipts of the department, \$94,707; expenses, \$3,990.

## Coast October Bank Clearings

October bank clearings of Pacific Coast cities compare as follows:

	1919	1918
San Francisco . . . . .	\$742,579,273	\$556,424,354
Los Angeles . . . . .	230,736,658	144,426,529
Seattle . . . . .	197,501,467	203,723,547
Portland . . . . .	181,477,797	165,926,798
Oakland . . . . .	43,417,187	33,380,799
San Diego . . . . .	9,309,678	8,679,974

San Franciscans are now asked to pay tax balance on their personal property on the basis of the new 3.08 rate—67 cents more than was required and paid last spring. The collector demands the new rate for the calendar year 1919, though the new tax begins with the fiscal year. The city needs the money for the boys "and the people will not object to a 5 percent rate," as one officeholder said.

The most cheerful man I ever knew sold coffin-trimmings for a living.

## REAL ESTATE

It is not the law that a real estate broker cannot recover commission on sale of a farm, though he was the inducing cause thereof, if the owner did not know, when he sold, that the broker had been the main efficient cause of inducing the purchaser to buy.

If a realty broker told the prospective purchaser of a farm he would not want the land, that there was no use to go and see it, and that it was rough, etc., but the purchaser thereafter nevertheless bought through the efforts of some one other than plaintiff, plaintiff was not entitled to commission.—*Thomas v. Wyckoff*, 174 N. W. 26.

Rights of a riparian owner in navigable or unnavigable waters are incident to his ownership of the bank and do not depend upon ownership of the bed.—123 N. E. 200.

In the absence of a covenant or agreement by the landlord to repair or maintain the leased premises in safe and suitable condition for the occupancy and use of the tenant, he is not bound to do so.—*Divines v. Dickinson*, 174 N. W. 8.

## Race Restraint in Deeds

Condition in deed of fee-simple absolute against leasing or selling to negroes within a certain time is within the common-law rule, of which Civ. Code, § 711, is declaratory, that "conditions restraining alienation, when repugnant to the interest created, are void."

Civ. Code, § 711, declaring that conditions restraining alienation, when repugnant to the interest created, are void is applicable, whether the provision be a condition subsequent, a conditional limitation, or a covenant.—*Title Guarantee & Trust Co. v. Garrott*, 183 P. 470.

The California supreme court ruled that restraints on use are lawful. But under common-law

"By declaring that every freeman might sell his lands at his own pleasure, parliament, by one stroke of the pen, broke down the last remnant of the feudal restrictions upon alienation that

formerly had prevented the tenant from selling his land without the license of his grantor and feudal lord. By changing the tenure from the immediate to the paramount lord, the king, the statute took away the reversion from the immediate lord, and thus deprived him of the power of imposing any restraint, by contract or condition, expressed in the deed of conveyance."

### I. W. W. Rioters

A Seattle labor paper (one of the Scripps brood) classed the merchants of Centralia as "business reds." This was before the recent I. W. W. murders.

At Seattle the government has found it necessary to arrest the editor, E. B. Ault, and G. P. Listman and Frank A. Rust, directors, of the Union Record (Scripps), organ of the Seattle labor men, and distinctly bolshevistic.

At Spokane the I. W. W. anarchists made threats against the American Legion and the authorities. Fifty-three of Iwont-workers were arrested and convicted of criminal syndicalism, fined \$100 each and sentenced to thirty days in jail—which they like.

In Washington a general exodus of I. W. W. from logging camps has occurred since the Centralia shooting.

In Tacoma sixty-six I. W. W. members were arrested on a charge of criminal syndicalism, which may be punished by ten years imprisonment.

An agitator who shot a parader at Centralia was caught and hanged by lynchers.

At Seattle 38 suspected I. W. W. were arrested.

### Prospects and Requirements Overlooked

I have been approached by many to place life insurance, and have placed large lines. I am frank to say that I did so, not as a result of solicitation, but because, frankly, I was interested in securing life insurance that would meet my personal requirements. A large class of prospects that are frequent-

ly overlooked, according to the writer's observation, are youngish men who are embarking upon enterprises requiring credit. —R. W. Lawrence, Manufacturer.

### The Great Amalgamation

The provisional agreement of the Liverpool & London & Globe and the Royal, announced by the Coast Review in October, includes an offer of one Royal share of the value of £5 with £1 5s. paid, ranking *pari passu* with the present issue, plus £1 paid, for each share of the present issue of the Liverpool & London & Globe.

It is intended that the existing shares of the Royal shall be divided, so that they will then be of the denomination of £5 each, with £1 5s. paid.

The merger will be completed when 80 percent of the L. & L. & G. stock is exchanged for Royal shares.

### Big Life Insurance Men's Big Meet

The international aspect of the program for the Thirteenth Annual Convention of the Association of Life Insurance Presidents, New York, on December 4th and 5th, is emphasized by the announcement that Sir Henry Drayton, the new Canadian minister of Finance, has accepted an invitation to be present and make an address. His topic will be in harmony with the general theme of the convention, which will deal with various post-war problems. He probably will speak along the line of "Some Canadian Reconstruction Problems." As is customary, the executives of all of the Canadian life insurance companies have been invited to be present at the meeting, and from the acceptances already received it is evident that Canada will be well represented.

The convention will give due consideration to the subject of the unprecedented demand for life insurance on the part of the American public during the current year. The significance of this remarkable increase will be discussed from the actual experience of the companies.

Food boycotts always increase prices. So too do government regulations of prices.



### Bament on Adjustments and Adjusters

At the recent Louisville meeting W. N. Bament, general adjuster for the Home of New York, said:

The one absolute requisite for an adjuster is character. He should have special training in order to perfect himself in all the details of his profession; he should know values and keep fully posted regarding their general trend; he should have a thorough knowledge of the insurance contract; he should have an all around education because excessive specialization without something to supplement it is narrowing in its tendency.

The adjuster should also possess a degree of flexibility. Many an adjustment has been prevented and litigation has ensued because the psychological moment for settlement has arrived. He should also possess a reasonable degree of modesty, for modest he is by nature, otherwise he would not be in the loss branch of the business, but in the agency, or better still in the brokerage branch.

He should have the courage of his convictions; he should have tact, adaptability, self-control, courtesy, patience, good temper, a knowledge of human nature and pride in his profession. He should have resourcefulness, the ability to meet unexpected conditions and emergencies and grapple with them successfully, the power to come in contact with the merchant, the manufacturer, the resident of the East side as well as the resident of Fifth Avenue, and meet him on his own ground.

And to this should be added a fine sense of justice, and a disposition to impart to others that which he himself has acquired, for the more of himself that he gives out, the more he has remaining and the giver in fact receives more general benefit than the receiver.

If adjusters are born, not made, it must be confessed that the birth rate is not keeping pace with the growth of the business. Although it is not the ladder upon which to scale the greatest heights in the insurance world, yet there is no greater opportunity within reasonable limits, for a young man

of character, education and ability, who possesses adaptability for the work.

### Our Pacific West Fire Business in 1918

	Premiums.	Losses
Washington . . . . .	\$7,061,096	\$2,217,089
Oregon . . . . .	3,825,003	1,796,364
Idaho . . . . .	2,282,664	720,430
Colorado . . . . .	5,236,319	1,862,621
Montana . . . . .	4,088,686	2,105,559
Wyoming . . . . .	961,267	472,233
Nevada . . . . .	617,375	325,456
Utah . . . . .	934,101	521,650
California . . . . .	19,565,947	6,893,451
Hawaii . . . . .	932,260	50,703
Arizona . . . . .	1,757,520	701,273
New Mexico . . . . .	954,659	402,625

Total . . . . \$48,216,897    \$18,069,454  
Loss Ratio, 37.47

Alberta . . . . .	579,830	230,254
British Columbia . . . . .	621,740	187,732
Saskatchewan . . . . .	786,850	377,294
	\$1,988,420	\$795,280

Loss Ratio 40 percent.

### Sherman Said

I believe a life insurance agent must possess a good working knowledge of human nature. There is no set way in which a person who ought to take out life insurance can be approached. The situation does not admit of a formula. From my point of view, however, a solicitor would do well to present the business side of life insurance.

It is a contract that guarantees against the risks of failure. It is a basis of credit. It underwrites the chances of losing life and furnishes a substantial foundation for either credit or care of dependents. The person approached if occupied and busy ought to be interviewed on an engagement as in other business matters.

The stories told about persistent soliciting are well enough in a humorist. In practice, I believe it the better way to regard it strictly as a business matter and present it as such to the prospective insured. — U. S. Senator Lawrence Y. Sherman.

## ONE THING AND ANOTHER

American life companies keep the wheels of business moving, keep workmen employed, and help states and municipalities to maintain sanitary conditions by sewer and water supplies, help light and power, help build good wagon roads and needed railroads, help the government pay the cost of the war, help owners improve property. If the government takes over the life insurance of the country, less life business will be written, smaller assets will be accumulated, and the financing of railroads and other utilities and realty owners and schools and municipalities and states will be reduced to a degree that will embarrass all business.

\* \* \*

If I were a marine man or manager desiring to advertise compellingly because handsomely I would print a picture of a sailship in a storm and Dickens's beautiful word painting of a storm, as on page 237 of April Coast Review. Such an ad would last a lifetime.

\* \* \*

The first soviet voting is in Toledo, O., where the authorities and the voters have said "to hell with capital which makes us pay for increased wages for carmen." Everybody walking.

\* \* \*

A descendant of Massasoit, the good Indian chief who welcomed the Pilgrim Fathers and coined the name Yankee and after whom the Bay State was named, died recently at a great age. A picture of the princess at age 72 has a wonderful royal profile, with a tre-

mendous beak more aggressive than any royal nose in Europe. It has been said that many New England white men have the blood of Massasoit or of King Phillip in their veins. It may be a fact which explains why so many New English people have so searching and promontory a nose—like—— for example.

\* \* \*

"You Americans are invertebrates. You are too good natured."

\* \* \*

Chico, Cal., is to have a new high school costing \$400,000.

\* \* \*

There was much "terminating" in Wyoming last year. Some \$7,813,000 was written, \$4,628,000 was terminated. Companies whose terminations exceeded new writings were:

American Bankers of Chicago, American Life of Denver, Columbian National, Idaho State, National Life of Chicago, Penn Mutual, Western Union of Spokane. The latter wrote \$12,000 new and had \$75,992 terminated.

\* \* \*

Wyoming health premiums last year, \$17,662, with \$27,765 losses. The Continental received \$12,125 premiums and paid \$25,017 losses.

\* \* \*

The "Japanese potato king" George Shima, who lives in Berkeley, Cal., and hires professional private American tutors for his children, heads a corporation which has bought 14,000 acres sage brush land near Prineville, Or., at about \$3.50 an acre. Much will be planted to potatoes. Shima controls thousands of acres of river island lands in California, all devoted to potatoes and cultivated by squatting Japanese gentlemen.

Already the American Legion has 5,000 posts but no wires and no fence.

\* \* \*

When shall we record the \$20,000,000 capital fire office?

\* \* \*

Local agents who want a share of the profits can easily get them by buying shares of the capital stock. And maybe share the losses too.

\* \* \*

In 1920 Washington's birthday, Leap-Year day, July Fourth and Halloween fall on Sunday.

\* \* \*

As the governor of Iowa said to the governor of North Dakota, it's a long time between spotlights.

\* \* \*

In April, 1917, we all asked, "What will America do to the war?" and now, a year after the war, we plaintively ask, "What has the war done to us?"

\* \* \*

Here is a life insurer that advertises itself as "The Character Company." Anybody wanting one should step right up.

\* \* \*

Montana automobile premiums of fire companies, 1918, were \$136,617, with \$64,058 losses incurred.

Automobile and team property damage losses were \$21,694 with \$37,922 premiums.

\* \* \*

Radium Insurance. — At Chicago Dr. Schmitz reported the loss of a \$12,000 piece of radium down the drain pipe of a bath tub. Loss covered by insurance.

\* \* \*

A Swedish paper issues a warning note against the parvenu Scandanavian companies rankly grown up in the warring period, now seeking abroad reinsurance contracts which may keep them alive for two years. Many of these new companies, not taken seriously at home, are posing in America, France and Britain with high-sounding names and fictional capital.

A letter to me from Washington a month ago said: "Not at this session of Congress nor in this year will the peace pact be approved. The hidden boss with the \$25,000,000 fund has said it." I have written to him to explain.

\* \* \*

Seattle and San Francisco are rivaling as to which shall send the first airplane to Alaska. I suggest that the Fireman's Fund be the first.

\* \* \*

The paths of error are various and unending.

\* \* \*

Will a big American fusion follow the British example? Big figures bring big business?

\* \* \*

According to press dispatch old Sol's rays through the glass window of the back curtain of an automobile racing over a road in Arizona set fire to the upholstery and burned all the upper works.

### New 12-Story Building

Plans are being prepared, and work will begin in January, on the new Commercial Union building on the northwest corner of Montgomery and Pine streets, San Francisco. Lot is 125 x 137½. A 12-story modern building will nearly cover this former Nevada Bank block, once the home of the Anglo-Nevada Fire Assurance Co. of California. The location is central and is in the insurance and banking district.

### Gasoline

At Arbuckle, Cal., a boy drew gasoline from a hundred-gallon tank. He lighted a match. The stream caught fire; he reached through the blaze and shut off the flow. His clothes caught fire and both he and his father were painfully burned. There was no explosion.

It is estimated that a typical steel frame office building now costs 80 percent more than it would in 1913. Brick or frame, 50 percent higher.



## FIRE

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### Contra Costa County, Cal., Rural Fire Protection

During the spring of the year, the eleven farm bureau rural fire trailers were thoroughly over-hauled and put in shape for a busy fire season. During the past season these trailers have helped in controlling about 50 fires in grain and grass fields and other rural property. A low estimate of the actual money value of such crops and other property saved as a result of the work of the rural fire companies would be \$20,000.

The fire equipment belonging to the Danville company has been mounted on an automobile chassis during the past season and other companies will probably add to the efficiency of their equipment in this manner also. The auto truck equipment of the Brentwood company has done much good work during the year.

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### Story of the First Air-Flight by an Adjuster to Scene of Loss

B. G. Wills, superintendent of the Pacific Coast automobile department of the Fireman's Fund Insurance Company, arrived at his desk at 9:00 o'clock a. m. of October 30th, found a telegram from Elias D. Gardner, the company's agent at Red Bluff, advising of a total loss of an automobile at Elder Creek ranch, about 15 miles from Red Bluff. Mr. Wills immediately consulted the Fireman's Fund Tour Book, and found that this ranch was 215 miles from San Francisco, whereupon he telephoned to the aviation field and asked that a plane be made ready for a trip to Red Bluff. He finished reading his morning's mail, dictated a few important letters, and arrived at the flying field at 10:40 a. m., and, at 10:41 was in a Curtis "Oriole" on his way to Red

Bluff, flying over the Fireman's Fund office building at an altitude of 6,000 feet, headed due north.

At Woodland north winds were encountered, making the flying bad, the air being full of "chuck holes," but at 2:00 p. m. a landing was effected in an alfalfa field at the Elder Creek ranch, the plane coming to a stop within 100 yards of the burned car.

The loss was adjusted, a supply of gasoline taken on, and at 3:30 the ship was in the air for the return trip, with a good strong wind helping out, making a speed in excess of 120 miles an hour, reaching San Francisco at an altitude of 7,500 feet, and, in order to save time, the plane was "side slipped" on to the field, and Wills was back in his office in time to sign the evening's mail.

C. C. Wright, assistant secretary of the Fireman's Fund and head of the company's automobile department, says: "I would feel safer taking the trip with Wills in the airplane than in riding around the crowded downtown streets of San Francisco in an automobile with a woman at the wheel." [So say we all.]

When asked about his 430 mile flight, Mr. Wills said: "Except for the ice that formed on my goggles in the high altitudes, the trip was as comfortable and uneventful as a drive along the country road on a summer's day. We have demonstrated beyond a doubt the service-giving ability of the Fireman's Fund."

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### Changes

The Law Union & Rock, recently acquired by the London & Lancashire, now goes to the Coast department of the latter, under Manager Sam B. Stoy.

The Union Assurance Society, some time ago acquired by the Commercial Union Assurance of London, has been transferred to Manager C. J. Holman. The offices in the Insurance Exchange have been taken over by the Commercial Union and Palatine.

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Oregon livestock premiums last year were \$10,222, with \$5,483 losses.

## MISCELLANEOUS CHIPS

--The Employers' Liability has quintupled its surplus since the European war and has increased its premiums more than 150 per cent up to \$25,000,000, a great total to which we recently called attention.

—Beneficiary — Assignment. — Where insured might change beneficiary in writing on insurer's indorsement on policy, and where any assignment was to be made in duplicate, and one copy of blank form filed in insurer's home office, insured could not verbally assign policy to secure loan, so as to affect beneficiary's right. Leaving policy with bank was no assignment.—City Nat. Bank of Lawton v. Lewis, 176 P. 237.

—San Francisco.—On May 24 the Gem Jewelry store on Market street was the scene of an alleged robbery. The clerks were found behind the counter, bound and lying on their backs. It was claimed that a large amount of valuable jewelry had been stolen. This was a daylight "hold up." We heard, at the time, intimations that it might have been a staged affair. An ex-convict is on trial.

—San Francisco.—Here the pound sterling is worth only \$4.00. Silver is worth \$1 35 an ounce.

—On pages 780 and 781 we print interesting compensation decisions by high courts.

—\$110,000 was recently paid for a seat on the New York Stock Exchange—a record price.

—New York, Nov. 18.—Silver is today worth \$1.34 an ounce as bullion, which is nearly five cents more than our silver coin. A little higher and our silver money will disappear.

—Five Hundred Business Books; a compilation by Ethel Cleland, a librarian of the Indianapolis public library; published by the American Library Association, Washington, D. C. This book of 72 pages is worth while and is gratis. Mention Coast Review.

—New York.—Messenger thefts totalling a half million it is asserted will be uncovered soon, following the arrest of Dave Sullivan, a broker.

—Marine.—The rumor in England that the Sea Ins. Co. is about to be absorbed is denied by that office. A number of shares have been transferred at a high price.

—Salt Lake.—Using 2.72 as the multiplier instead of 3.15 the compensation writers in Utah will reduce rates recently filed about 12 percent.

—Elko, Nev., had a severe shake in morning of Nov. 19.

—Portland has three hospital associations and Astoria, Or., has one. Their income in 1918 was \$402,422. Over half went for claims, and 35 percent for expenses.

—San Francisco disgruntled telephone girls seem to be calling up wrong numbers "on purpose." They are poor (strike) losers.

## OWNER NOT LIABLE

Neither ownership of an auto, nor the fact that the use and care of it was intrusted by the owner to an employee, renders the owner liable for injuries inflicted by it while in use by the employee for a purpose entirely unconnected with the owner's business.—Martinelli v. Bond, 183 P. 461.

## KILLED BY STRIKERS

Where a workman voluntarily performs an act during an emergency, which he has reason to believe is in the interest of his employer, and is injured thereby, he is not acting beyond the scope of his employment.

Where an assistant cutter in a shirt waist factory was fatally wounded by strikers, while trying to save his employer and other employees from injury, the injury arose "out of and in the course of his employment," within Workmen's Compensation Act.

In a proceeding before the Industrial Commission to recover compensation for the death of an employee killed by strikers, error in proving by parol a letter from the union demanding that deceased sign up, was harmless, in view of other competent evidence showing the existence of the strike.—Baum v. Industrial Commission, 123 N. E. 625.

**Field Men**

Charles H. Hay is not now with the field staff of the Balfour Guthrie agency. A successor will be appointed.

For the Hartford Fire W. V. Hollingberry and E. Knickerbocker have been added, with headquarters in San Francisco.

M. E. Pinney of Manager Parrish's field staff has been transferred from Great Falls, Montana, to San Francisco. O. D. Baldwin and P. T. Boyd are not with the field force now.

For the National Union F. J. Heintz now has Sacramento headquarters.

Homer F. Mordoff has been added to the Balfour, Guthrie & Co. field staff, with headquarters at Spokane.

Geo. W. Madison has been added to Manager Goodwin's special agency staff, at San Francisco.

Royal and Queen have added J. G. Rourke to the San Francisco field staff.

R. L. Countryman of the Norwich Union has been transferred from Los Angeles to San Francisco; H. W. Randall has been transferred from Portland to Spokane; D. Ross Atkinson has been appointed for Portland district.

Wm. A. Sexton is now a special agent for the Liverpool & London & Globe, at Phoenix, Arizona.

The Policy-Holder gives particulars of the new Victory of London, which will write fire, marine and accident business. Capital authorized, \$2,500,000, half paid, in shares of \$5 each.

Salt Lake.—The Utah Home and the Beneficial Life will erect a building at Main and First South.

Insurance clerks of San Francisco are talking of organizing an association for mutual benefit, etc.

Santa Fe.—The U. S. Fire has entered this state.

Klamath, Or., has a new building ordinance and will have a fire prevention ordinance.

**Additional Arizona Figures**

Atlas . . . . .	\$ 26,430	\$ 13,834
American . . . . .	3,741	205
Caledonian . . . . .	10,419	3,286
Rochester Dept. . . . .	5,244	2,655
Milwaukee Mechanics . . . . .	13,128	2,575
National Liberty . . . . .	14,353	10,132
Alliance . . . . .	7,812	1,946
Ins. Co. of N. America . . . . .	37,273	8,325
Northern . . . . .	11,120	2,382
Yorkshire . . . . .	12,773	4,058
Bankers & Merchants . . . . .		
British America . . . . .	3,125	799
Western Assur. . . . .	2,867	522
Citizens . . . . .	12,442	6,653
Standard . . . . .	6,811	3,229
American Eagle . . . . .	5,483	2,315
Continental . . . . .	14,943	3,861
Fidelity-Phenix . . . . .	17,639	16,675
Union Assurance . . . . .	13,775	5,498
American Alliance . . . . .	2,130	1,946
Firemen's . . . . .	6,495	4,157
Girard . . . . .	451	5
Guardian . . . . .	4,126	9,062
Hartford . . . . .	112,667	30,126
Sterling . . . . .	1,065	20
Michigan Comm. . . . .	5,738	3,196
Michigan F. & M. . . . .	11,304	7,773
Patriotic . . . . .	3,748	1,306
Sun . . . . .	36,932	21,147
North British . . . . .	18,741	9,452
Pennsylvania . . . . .	12,389	6,112
Northwestern National . . . . .	8,863	1,763
Washington Underw. . . . .	872	820

Total . . . . . \$1,757,250 \$701,273

Loss Ratio, 45.0 percent.

For other premiums see Coast Review for June, page 397.

The British General is entering this country, via the Eastern front door.

Chicago.—The Western branch of the Atlas here is to be closed, all agents reporting to New York.

The English report that the North British will be merged with the Commercial Union is denied.



## RIOTING

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The striking longshoremen at San Francisco continue their "work" of "beating up" and shooting non union dock laborers. Several men have been killed. Dozens have been arrested.

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The San Francisco Chamber of Commerce declares that the Riggers and Stevedores Union is an anarchistic and revolutionary organization. The chamber refers to grand jury and police department records. Union murderers were transported to the wharves in an automobile hired by the striking union, and followed and murdered a man in another auto. Indicted men are out on bonds furnished by the strikers.

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The chamber's report says:

"On last Saturday morning a mob was organized by one Lane, one of the most rabid of the I. W. W. agitators belonging to the striking union, and under his leadership and direction several hundred men of the striking union proceeded from the headquarters of the striking union to certain docks upon which non-union men were laboring. Disregarding all police warning and ignoring all police instructions, direct orders were given by Lane and obeyed by these men to sweep aside the police and attack certain non-union men on their way to luncheon. One hundred and nineteen striking union men were arrested in this connection and charged with rioting, an indictable misdemeanor. These cases are still pending."

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At Centralia, Wash., I. W. W. murderers fired on patriotic paraders on Armistice day and killed four ex-soldiers. Lynchers hanged one I. W. W., and the authorities have jailed 150 members of this criminal band. Already a defence fund has been started, and union labor men are expected to contribute freely as they did for the McNamaras, Mooney and Billings, dynamiters and bomb-throwers.

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At Youngstown, O., there have been at-

tempts at arson by rioting Italian and Serbian steel strikers, who tried to burn the houses of men who continued at work in the mills.

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At last the federal government has announced that it will enforce the right of a man to work unmolested by rioting union men. State and municipal politicians in office dare not give such protection to unorganized voters.

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## Liabale for Errors

The supreme court of Illinois handed down an opinion holding void the provisions in the blanks which exempt the telegraph companies from liability for their errors unless the message is repeated or insured. The sender can therefore recover damage he sustains by errors made by the telegraph company.

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In a compilation of average earnings of the Princeton class of 1901 brokers lead with about \$19,000, and insurance men were far down with \$3,120, ranking with physicians, a little below real estate agents. These averages, observe, are for college graduates and not for the less educated. Teachers average \$150 a month, and accountants, \$200. It is far best to be a broker.

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And so San Francisco concluded that it needed one Bath (Edwin) and elected him because the labor unions said so. So Edwin should now dicker quicker than some one else for the job of mayor. Coast Review last month advised everybody to vote for him. He began running for office with one vote, which he cast for himself; and our only relief now will be to send him to the United States senate, which is the political morgue.

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Minorities (pluralities) again select San Francisco officials. By some trick the law requiring primaries and majorities was changed. Only about 800 voters out of 100,000 exercised the right of second and third choice. The tax payers are always flimflammed.

## FIRE CHIPS

—San Francisco. — City supervisors are considering a fire-prevention bureau ordinance, giving power to inspect premises "and order removal of inflammable material." As wooden walls, shingles, partitions, floors and furniture are inflammable the bureau will be busy for some time if the proposed ordinance be literally interpreted. Merchants will have to remove all wooden and pasteboard boxes and all merchandise. Office men will have to install metal desks, tables and other furniture. Editors will have to clean up their desks, and exchanges and books must be kept out in the open.

—United States Manager Wray of the Commercial Union denies a rumor that he is preparing to resign.

—On page 812 we print some paragraphs about fire mutuals.

—Oft in the stilly night we now detect a stilly odor.

—With the California as a million-dollar capital company, and with a large surplus, it will command larger choice lines, at home and in the East; for no matter how good a company's reputation may be, there are large desirable lines which, automatically as it were, are restricted to million-dollar capital companies.

—On pages 776 and 777 we print a California decision, *Lutge v. Dubuque*, a cancellation case, in which defendant did not offer return premium nor demand a return of policy. Verdict for plaintiff upheld.

## POSITION WANTED

*as Special Agent in Western Washington, Oregon and British Columbia field. H ve had 20 years experience as local agent. Last four years as Commercial Club Secretary. Good organizer. Know the field well.*

*Address at present, "W. B. S.,"  
P. O. Box 121, Hoquiam, Wash.*

ANY NEWSPAPER ever receiving a copy of this book is urged to hand it to the 2nd best insurance agent in town. We offer you a club and a leaf.

## LIFE CHIPS

—Fraternal societies in Colorado last year collected \$2,030,930 assessments in that state and paid out for claims \$2,144,330. Poor business!

—Arizona has a fraternal benefit society, the Alianza Hispano Americana, of Tucson.

—Pacific Mutual leading agencies are, as usual, J. N. Russell, Jr., Los Angeles, and Kilgarif & Beaver, San Francisco.

—Wharton v. New York Life, on pages 773 and 774 is a decision interesting to both life and accident men. The life policy contained a clause doubling insurance if the insured was killed "while traveling as a passenger." Insurer resisted on the ground that insured had left the car at the station and was returning to it when run over and killed. Court held that he was still a passenger. He continued a passenger till the termination of the contract of carriage. The case as printed by us covers one page and one column of the following page.

—Among the Mutual Life's recent leaders are (1) C. H. Anderson of Chicago, (26) Gerald M. Fennell of Oklahoma, (27) Theo. Thulemeyer of Denver, (38) Miss Gertrude Crockett of Albuquerque, (48) J. Morris Jones of San Francisco, (50) C. E. V. Saunders of San Francisco.

—A. J. Johnson and F. L. King, doing team work in southern California for the Bankers Life, wrote \$150,000 of business in the beach cities in the week of October 25. The Los Angeles agency took the lead for October, with a total production of \$650,000.

—If insurer issued policy with knowledge that agent had represented that premiums paid on a canceled policy would be credited on the new policy, it would be bound by such representation.—*Northwestern Nat. Life Ins. Co. v. Evans*, 214 S. W. 598.

—The Manhattan has a \$100,000 Club with 100 members.

—Roche Month, in honor of Vice President John F. Roche of the Manhattan Life, was the largest production in the history of the company. John deserved it.

—Wreckers of the Pittsburg Life are on trial.

**GENERAL****Have You a Line**

Chehalis, Wash., is to have a new mercantile building at Market and Pacific sts.

Yakima.—The Donnelly hotel property has been sold for \$185,000 to G. I. Cuthers.

In three months three factories have located in Petaluma, Cal.

**FIRE**

Waggoner City, Tex., Nov. 10.—This small oil city had a destructive fire today, when lightning started explosions in 38 1,600-barrel tanks of oil. The burning fluid flowed down the main street and fired some fifty stores and dwellings, and also temporary structures near by. Loss about \$300,000.

[The Journal of Commerce of New York will probably report the loss as \$1,000,000.]

Five forest fires were burning in the Santa Cruz mts., Cal., on November 18, which is very late in the season. Timber, barns and cabins burned.

**BRITISH COLUMBIA**

Edmonton, Saskatoon, has finally abandoned the single tax on land. It was a disastrous failure.

**OREGON**

Lot Livermore of Pendleton, Or., is 84 years old and has represented the Fireman's Fund since 1873. He looks even younger than the late William Sexton.

"Insurance editors do not read insurance editors."

**INVESTMENTS**

In San Francisco apartment rents have been increased and re-increased, and ownership has changed with every advance in rents. This is the new game. The landlord says: "All things are higher. I pay more for materials, repairs and heat and water and service." The city has lost a million revenue because of prohibition and has increased taxes 28 percent. It costs double to build. Renters must pay.

Buying of realty is in some ways tedious, annoying and otherwise unsatisfactory, because of our title laws.

Values and incomes of realty cannot always be inferred from loans or interest payments. Experience must be consulted if the seeker does not have it.

September shipments of coca-cola, the drink with some kick, amounted to 1,972,392 gallons, compared with 824,813 gallons in the same month last year. The shipments for the year are expected to be double that for 1918. Much of this gain is due to war-time prohibition. Surplus available for the common stock this year will be about \$3,500,000 or \$7 a share on the 500,000 shares. About \$100,000 a month is now spent for advertising, says the Wall Street Journal. It is said that the federal government has compelled the owners to take out the caffeine base of this proprietary drink.

"He is so impartial that he has no bias, not even towards the truth."



### MUTUALS

There are 11 Montana fire mutuals. Members withdrew last year, 382; new members, 455.

Utah has one fire mutual, the Bear River, with \$3,318 premiums and \$1,105 losses.

Wyoming has three fire mutuals, farmers, with \$2,134 premiums and \$1,566 losses.

Two Minnesota hail mutuals had a cool reception, with \$40,668 losses and only \$27,374 premiums.

Idaho has nine farmers' mutuals, with \$24,236 premiums and \$10,475 losses.

Interinsurers wrote \$93,396 premiums and incurred \$46,334 losses. There are twenty.

Washington has three "fraternal" fire mutuals, with \$22,687 premiums and \$12,215 losses.

Thirty-four mutuals and interinsurers wrote \$1,588,198 net premiums with \$520,831 losses incurred.

There are six Washington fire mutuals and interinsurers on the full cash premium plan and four on the assessment plan.

There are two Washington accident mutual associations and one automobile owners' interinsurer.

Oregon has six (farmers) fire mutuals, with \$228,250 premiums and \$101,332 losses. The Oregon Fire Relief is the leader, with \$180,630 premiums and 44 percent losses.

Oregon has fourteen non-resident fire mutuals and nineteen interinsurers, with some \$471,000 premiums and \$105,000 losses.

Colorado has eight farmers fire mu-

tuals, with \$62,776 prems. and \$26,672 losses.

There are fourteen interinsurers, with \$59,189 premiums and \$9,319 losses.

There are five assessment health and accident associations, with \$56,306 premiums and 61 percent losses.

### A Fire Mutual's Experience

Did the Equity Mutual of Great Falls set out to prove that stock rates were far too high? Did they do it? Not yet.

Their increased premium income in 1918 was \$169,649 and the losses incurred were \$205,728 or 127 percent. Admitted assets, \$101,826; unpaid losses, \$56,095. Has a special agency staff.

### WASHINGTON

Centralia has an ordinance designed to banish I. W. W.

Since the above was in type the I. W. W. in Centralia fired on a patriotic parade and killed four ex-service men.

### CALIFORNIA

California bank clearings for October show gains in all reporting cities, over a year ago. San Francisco continues to clear more than all other cities combined. Fresno made the largest percentage gain; Los Angeles next. Latter city leads large in building permits. All cities report large building gains. People must live in houses.

"I think that he who never buys a book is poor in mind if not in purse."

**Bread Extortion—\$195 a Month**

Wheat has not increased in price but bread is now three times the pre-war price. Rapacious organized labor is responsible, which exacts \$45 a week for delivery men. This is \$195 a month for practically unskilled labor. Bakers are paid as much or more.

**Big Bank Building Soon**

The Federal Reserve Bank in the Coast district is to have a \$3,000,000 new building on its block in San Francisco, bounded by Clay and Sacramento and Sansome and Battery streets. The war stopped the plans. Work on the first five stories in January. The other ten stories will be added some time later. The new building is

to be opposite the Sun Insurance building.

**Free Speech**

Right to free speech does not include right to promote sedition.

One who utters a slander or published a libel cannot shield himself behind the privilege of free speech.—174 N. W. 34.

**Overheard**

"Since baby came we have high bawls every night."

"I hear he will be canned soon."

"Wine not."

"Is a man ill because he has such thoughts? or does he have such thoughts because he is not well?"

# The Pacific Mutual Life Insurance Company

of California

*The Only Old Pacific Coast Company*

**Offers SUPERIOR OPPORTUNITIES  
to High Class Salesmen**

**See for an Agency Contract in California**



FOUNDED 1868

**Assets**

**\$45,432,695.61**

**Capital and Surplus**

**\$5,039,328.50**

*Managers for Life Department*

**KILGARIF & BEAVER,**

Shreve Building, San Francisco

**JOHN NEWTON RUSSELL, Jr.**

Pacific Mutual Bldg., Los Angeles

*Managers for Accident Department*

**F. A. STEARNS,**

Shreve Building, San Francisco

**The PASCHALL-JONES CO.**

Story Bldg., Los Angeles

**Paid-for Life Insurance, \$208,647,520.00**

## Our Directory of Pacific Coast Fieldmen

### *Aetna*

San Francisco—F. H. Rhoads,  
F. H. Mills, Agcy. Supts.  
G. F. Roberts, G. Nathan  
Los Angeles—H. E. O'Brien  
Fresno—Geo. A. Kingman  
Seattle—J. A. Murphy, State Agt.  
Spokane—G. S. Mariner  
Helena, Mon.—Lewis E. Brainerd

### *W. W. Alverson*

San Francisco—A. M. Lovelace,  
Agency Superintendent,  
T. B. Clarke, W. T. Booth  
Los Angeles—T. J. Keleher  
Wm. C. Carlyon  
Portland—W. E. Helfrich  
Ward S. Jackson

### *Atlas*

Portland—A. E. Ehrhorn  
San Francisco—Craig Owens  
George F. Alberti  
L. O. Mayer  
Spokane—E. K. Lower  
Los Angeles—H. R. Jackson

### *A. T. Bailey*

H. L. Simpson, Asst. Manager  
San Francisco—F. A. Stahl, Wm.  
Hackmeier  
Portland—Chas. A. Colvin  
Los Angeles—H. C. Swindell  
Spokane—Charles E. Dunlop

### *Berdan & Osborn*

San Francisco—F. J. Schoeneman  
F. A. Lathrop, C. F. Millinan,  
G. W. Dearborn, C. V. McCarthy  
Los Angeles—A. C. McConnell  
Portland—H. E. Smith  
Seattle—Geo. E. Young  
Denver—E. M. Brewster  
Spokane—P. W. Gednoy,  
A. H. Hougard  
Helena—D. P. Freese

### *Edward Brown & Sons*

San Francisco—  
W. H. Gibbons, L. M. Hale  
E. W. Harrison, R. S. Shaw  
Vallejo—W. B. Westlake  
Los Angeles—Chas. Van Valkenburg  
Seattle—W. P. Porop  
Spokane—Chas. A. Wendler  
Denver—H. G. Doyle

### *California*

San Francisco—  
H. C. R. Buswell, Supt. of Agen's  
B. A. Sifford, Asst. Sec'y  
Claude C. Coleman  
Seattle—A. N. Lindsay,  
Portland—Phillips Beck  
Los Angeles and Salt Lake—N. W.  
Clayton, Jr.  
Great Falls, Montana—Fred E.  
Weatherwax

### *Capital*

Los Angeles—Thos. Edwards

### *Chapman & Nauman Co.*

San Francisco—W. W. Jaquette  
Portland—Roy H. Keady  
Los Angeles—Theo. Castle

### *James F. Cobb Co. Inc.*

Los Angeles—R. H. Jenkins

### *Commercial Union and Palatine*

San Francisco—A. E. Field  
F. J. H. Manning, Geo. F. Heuer  
A. McAllister, Auto Dept.  
Los Angeles—I. M. Fisher, Jr.  
G. A. Inman, Auto Dept.  
Portland—R. H. Conant  
H. E. Parkhurst, Gen'l Inspector  
Seattle—Geo. W. Swan  
Great Falls—C. C. Morris

### *Connecticut & Westchester*

San Francisco—C. W. Von Tagen  
John M. Gordon  
Los Angeles—L. P. Stephens  
Portland—James S. Reed  
Helena—Z. M. Boyer  
Spokane—S. E. DeLong

### *American Eagle, Continental and Fidelity-Phenix*

San Francisco—  
Los Angeles—  
Phil. G. Hall  
Oakland—Chas. B. Mills  
Sacramento—Frank J. Heintz  
Seattle—Fred D. Hougham  
Spokane—Geo. L. A. Lauer  
Billings, Mon.—H. R. Wickler  
Fresno—W. B. McCausland  
Pocatello—F. W. Cardwell  
Harry W. Nason, Manager City  
Department  
J. B. Levison, General Agent  
Marine Department

### *James H. de Veuve*

San Francisco—F. A. Kress  
Spokane—O. R. Daly  
Seattle—B. D. Smalley, H. A. Canfield  
Tacoma—John B. Hill  
Portland—B. D. Smalley Jr.

### *Fireman's Fund and Home Fire and Marine*

San Francisco—R. D. Hunter,  
John J. Hammond,  
Kenneth Brown, Paul St. John  
A. E. Webber, Bayard E. Nourse  
R. H. Merrill, M. E. Spaulding  
Thomas V. Humphreys, Clayton  
Schwerin  
Los Angeles—Weldon D. Whelan,  
Chester A. Swift, George D.  
Gilmore, J. J. Bannion  
Louis F. Knight  
Portland—H. B. Tickner  
Seattle—Frank L. Emerick, F. M.  
Burnside, J. J. Campbell  
Spokane—S. D. Hooper  
Dallas—J. H. Snell, P. E. Tucker,  
O. H. Remmert, Fred Burness,  
D. D. Harris  
Helena—C. D. French, R. C. Culver  
Denver—W. P. Coffey, O. E. Scurr  
Salt Lake—H. W. Armstrong

### *Fire Association and Philadel- phia Underwriters*

San Francisco—Charles L. Barsotti,  
Supt. of Agencies, Thos. F.  
O'Grady, Howard W. Hogan  
Los Angeles—Geo. J. Staniford  
Portland—Frank S. Glover  
Seattle—Sam G. Gordon  
Helena—E. M. Hutchings  
Denver—L. D. Griffin

### *Benjamin Goodwin*

San Francisco—R. De Lappe  
Geo. T. Gray, John L. Whelan  
Geo. W. Madison  
Los Angeles—Paul G. Keeler  
Earl Holland  
Seattle—Wm. F. Zwick  
Spokane—Walter A. Frazier  
Portland—Fred Tebben  
Boise—L. L. Dibble  
Great Falls, Mon.—A. N. Bushnell

### *John A. Hougard*

San Francisco—A. L. Merritt  
F. H. Schmitt

### *Balfour, Guthrie & Co.*

San Francisco—Alex. J. Cartwright  
John S. Talcott  
Portland—Neil Stewart  
Seattle—A. H. Jackson  
Spokane—Homer F. Mordoff  
Kalispel, Mon.—Fred. W. Merigold  
Los Angeles—Mark B. Harris  
Sacramento—E. E. Panabaker  
Fresno—A. W. Percival

### *Carl A. Henry*

San Francisco—J. N. Waters  
Los Angeles—James F. Boylan  
Portland—E. R. Thompson  
Spokane—P. E. Gerould

### *Dixwell Hewitt*

San Francisco—Geo. E. Devine, Supt.  
of Agencies, W. W. Grove, L. H.  
Earle, C. L. Greenwalt, Harry L.  
Cope, W. V. Hollingberry,  
E. Knickerbocker  
Los Angeles—E. E. Price,  
F. E. Naftzger  
Portland—J. J. Dennis  
Spokane—Gerard Clement  
H. J. Vallentyne  
Butte—Chas. E. Miller  
Billings—C. S. Abbott

### *Home, New York Franklin, Philadelphia*

San Francisco—Roff & Decker, Gen'l  
Agents; Paul A. Normand, Asst.  
Gen'l Agent; E. C. Dietz, Man-  
ager Auto Dept.; R. B. Mathews  
Inspector Improved Risks Dept.;  
H. W. Wagenet, C. I. Magill,  
S. R. Aitken, H. L. Thompson,  
J. W. DePaoli, Special Agents  
Los Angeles—Chas. Quitzow, State  
Agent; James S. Suydam, L. H.  
Wood, Special Agents  
Portland—John C. Fox,  
Helen Donally, Cashier  
Edgar Stevens, Special Agents  
Spokane—George H. Houghton,  
Special Agent  
Salt Lake—M. B. Boothby, Sp. Agt.  
Great Falls—Benn A. Scott, State  
Agent; H. C. Dunn, Sp. Agt.  
Seattle—W. B. Rasmusen, General  
Agent (auto department)

### *Ins. Co. of North America, Alliance The Yorkshire, Northern of N. Y.*

San Francisco—Robert Sherrard  
Sacramento—H. F. Thompson  
Portland—Walter Bliss  
Los Angeles—W. F. Kuhl  
Spokane—H. B. Hagen  
Seattle—Horace Reed  
Butte, Mont.—E. C. Fotheringham  
Fresno—Raymon L. Ellis  
Vancouver, B. C.—Gordon Rennie



**Law Union & Rock and Union Assurance**

San Francisco—  
C. F. Hutchings, Noah L. Nelson  
Portland—Ira P. E. Reynolds  
Spokane—John Perry  
Los Angeles—L. P. Swayne  
Denver—Geo. W. Beck, Gen'l Agent

**London & Lancashire and Orient**

San Francisco—Geo. Ormond Smith,  
Agency Sup't.; W. B. Hopkins,  
Local Sec'y.; W. W. Gilmore  
Geo. T. Richmond  
Los Angeles—J. P. Yates, Agency  
Sup't.; Frederick W. Andrews  
Denver—Nicholas Gardner  
Helena—J. Robb Gay  
Seattle—David H. Parry  
Portland—G. L. Goodell, Toll  
Thompson

**Liverpool & London & Globe**

San Francisco—R. H. Rountree  
Harrison Houseworth  
Chester S. Myrick  
Los Angeles—C. A. Lothrop  
Spokane—W. H. Gascoigne  
Seattle—Frank E. Atkins  
Portland—Geo. J. James  
Phoenix—Wm. A. Sexton

**London**

San Francisco—Wm. H. Hackett  
Supt. of Agencies  
P. R. Weinmann, B. L. Penfield  
Los Angeles—C. W. Rohrer  
Portland—Gus J. Roth  
Seattle—P. J. Perry  
Spokane—J. E. Johnson  
Denver—T. S. Heath

**National Union**

Sacramento—F. J. Heintz  
Los Angeles—William M. Stodghill  
Seattle—C. A. Tomassene

**National Liberty**

Portland—Fred S. Penfield

**H. M. Newhall & Co.**

San Francisco—W. W. Keith,  
Robert L. Hunter

**New York Underwriters Agency Utah Home Fire**

San Francisco—V. H. Quitzow  
Los Angeles—A. C. Anderson  
Seattle—A. E. Bailey  
Spokane—Chas. J. McPhee

**New Zealand**

San Francisco—D. A. Parker  
H. H. Jones  
Los Angeles—C. P. Lyndall  
Portland—W. G. Fortmann  
Denver—Fred Williams  
Spokane—Volney Seebeck

**Northwestern National**

Seattle—A. M. Jones  
Los Angeles—W. E. Labry  
San Francisco—H. L. Clark  
Oakland—J. D. Stanley  
Tacoma—L. S. Frudenberg  
Portland—G. F. Nickerson  
Spokane—Henry Heath

**Norwich Union**

San Francisco—William T. Barr,  
Supt. of Auto Department, Glenn  
R. Lumbard, R. L. Countryman  
Portland—D. Ross Atkinson  
Helena, Mon.—P. B. Churchill  
C. D. Cobb & Co.  
Denver—C. D. Cobb & Co., General  
Agt's., H. C. Stebbins, Special Agt  
Spokane—Harry W. Randall  
Los Angeles—W. L. Wallace

**Northern**

San Francisco—Frank J. Agnew  
Harry D. Sherman  
Los Angeles—G. Mueller,  
Ben T. Campbell  
Portland—D. Ross Atkinson  
Spokane—R. G. Valentyne

**Edwin Parrish**

Portland—Chester Deering  
Spokane—Raymond C. Gillette  
Los Angeles—B. C. Fischer  
Sacramento—W. D. Young  
San Francisco—M. E. Pinney, Harvey  
A. Allen (Automobile Dept.)  
C. C. Trowbridge

**Phoenix, London**

San Francisco—G. A. R. Heuer  
Willard T. Lovell, Supt. Auto  
Department  
D. A. Barry  
Portland—B. W. Jones  
Seattle—C. A. Craft  
Helena—R. M. Carr  
Los Angeles—W. K. Chetwood  
B. J. Kellner

**E. E. Potter & Sons**

San Francisco—T. S. Torrey, Agency  
Manager, R. H. Davis  
Los Angeles—C. H. Gatchel  
Portland—E. A. Parsons  
Spokane—C. R. Kerns

**Royal Exchange**

Denver—W. J. Ciscel  
Seattle—Lawrence F. Lamping

**Royal, Queen and Newark**

San Francisco—F. M. Gilcrest  
J. B. Walden, Fred. H. Farr  
R. S. Folger, R. W. Guthrie  
W. H. Ticknor, J. G. Rourke  
Fresno—E. P. Eldred  
Los Angeles—J. K. Urmston  
F. J. Perry, J. H. Martin  
Sacramento—D. L. Stewart  
Portland—C. D. Gabrielson  
Seattle—Matt B. Evans  
Spokane—J. H. Banks  
Butte Mont.—Wyatt M. Paine

**Selbach & Deans**

San Francisco—G. A. Davies  
Los Angeles—R. L. McCulloch  
Seattle—C. M. Rupe  
Spokane—A. S. Heatfield  
Salt Lake City—C. L. Larson

**Springfield**

San Francisco—Geo. C. Coddling  
Frank H. Young,  
Los Angeles—J. E. Crandall  
Ralph G. Stieh  
Seattle—C. H. Anderson  
Portland—W. L. Harnan  
Butte—C. L. Spear

**Scottish Union & National and State Assurance**

San Francisco—J. H. Fuller  
Rollin M. Kelley  
Los Angeles—Chas. Niemann  
Tacoma—Fred W. Gaston  
Spokane—H. C. Edmundson  
Denver—J. L. Reams

**Geo. H. Tyson**

San Francisco—Clifford Conly and  
Harry Benner, Supt. of Agents,  
J. B. Hatcher, K. R. Lainer  
Fresno—Phillip C. Keating  
Los Angeles—J. C. Howard, Gen-  
eral Adjuster  
J. S. Bryson  
Sacramento—E. F. Hewit  
Portland—Arthur A. Ferns  
Seattle—W. T. Burwell  
Wallace L. Atkinson  
Spokane—L. D. Mitchell  
Billings—Gilman L. Camp  
Salt Lake City—Richard Orlob

**Vulcan Fire**

San Francisco—J. J. Clayton  
Fred E. Kroeger  
Los Angeles—Otho N. Hall  
Butte—O. R. Indahl

**Willard O. Wayman**

San Francisco—W. W. Cleveland  
Chas. Harris, Agency Supts.  
E. P. Guine, Jno. A. Faull,  
H. S. Landon  
Los Angeles—Eugene P. Riecker  
Seattle—L. G. Feyen  
Denver—Robt. E. Wallace  
Spokane—Harrison Latham

**Western, British America, and Firemen's Underwriters**

Los Angeles—Victor E. Dawson  
Seattle—Geo. K. Harris  
San Francisco—William L. Brown

**Watson & Taylor**

San Francisco—E. F. Griffen  
Los Angeles—Geo. O. Rhorer

**Appraisers**

San Francisco—J. P. Treanor

**CASUALTY**

A woman sleepwalker in Ohio rose from her bed, took down a shotgun from the wall and dragged it through the house. Striking an obstruction

the hammers were raised and the gun discharged into her side.

A San Francisco court tried an accused auto-thief and found him guilty in fifteen minutes. Judge Lynch's court could not have done better.

# Queen

Insurance Company  
Of America, N. Y.

ASSETS, (JAN. 1, 1919)	.	.	.	\$14,457,150
NET SURPLUS,	.	.	.	4,660,450



Gross Assets, Jan. 1, 1919  
\$142,280,242

Fire and Marine Assets  
\$68,320,967

Net Surplus  
\$22,627,938

## NEWARK FIRE Insurance Company

ESTABLISHED 1811

ASSETS,	.	.	.	.	.	.	.	\$2,777,425
SURPLUS TO POLICYHOLDERS,								1,055,529

*ROLLA V. WATT, Pacific Coast Manager*

*FREDERICK B. KELLAM, Asst. Manager*

*H. R. BURKE, Asst. Manager*

*T. B. DEAN, Marine Underwriter*

*F. D. WALLIS, Automobile Underwriter*

ROYAL INSURANCE BUILDING, SAN FRANCISCO

**Unitania**

San Francisco, Nov. 19. — Unitania is the best word yet received by the World Trade Club of San Francisco in competition for its prize of \$1,000 for the very best word to name U. S. America and all parts of Britannia. The prize of one thousand dollars will be paid at noon on 15 May, 1920, at San Francisco, and will be presented to the person suggesting the best name. This name is now being used by the World Trade Club in carrying on its campaign for Unitanian metric standardization.

**The Times**

In the Hatter's Shop: "Who buys these \$15 hats—the bankers?" "No; the workingman. Watch now."

In walked a shipyard worker. "Let me see a hat or two." Was shown 5, 6 and 7 dollar hats. Scorned them. "What's the price of that silver-white hat?" "Fifteen dollars. Try it on." "I'll take it." He took off his good hat, whirled it away on the floor, handed the \$15 to the hatter and strode away like a Rockefeller. I asked: "What price do bankers pay?" "Five or 6 dollars."

**NEW PACIFIC DEPARTMENT****Merchants Fire Assurance Corporation** OF NEW YORK

Organized 1910

**Capital, - - \$400,000.00****Admitted Assets, - \$2,786,430      Surplus to Policyholders, - \$1,269,113****Prominent Stockholders****Conservative Management****Merchants Underwriters Agency** OF NEW YORK**Admitted Assets, - \$2,786,430      Surplus to Policyholders, - \$1,269,113****PACIFIC DEPARTMENT: 324 California Street, - SAN FRANCISCO, CAL.****GEO. L. McINTIRE, Sec'y**

ORGANIZED 1797

**The Norwich Union Fire Insurance Society, Ltd.**

Of Norwich, Eng.

**Assets, Over . . . . . \$16,500,000.00****Losses Paid, Over . . . . . \$100,000,000.00****Pacific Department :****J. L. FULLER, Manager****FRANK L. HUNTER, Asst. Manager****234-236 Sansome Street  
SAN FRANCISCO**



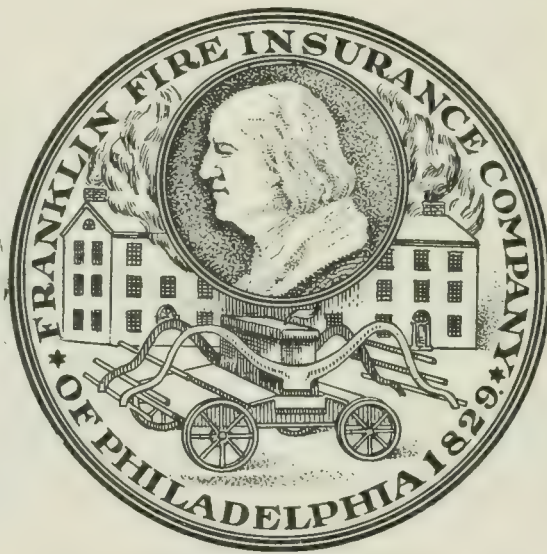
*"You may delay, but Time will not."*—Benjamin Franklin.

# THE FRANKLIN FIRE

## INSURANCE COMPANY of PHILADELPHIA

ELBRIDGE G. SNOW, President

Organized  
1829



Charter  
Perpetual

## FIRE and ALLIED BRANCHES OF INSURANCE

### **LIBERAL CONTRACTS OF INDEMNITY**

Guaranteed by funds ample to meet without delay all obligations, and backed by a Complete Service Organization and by a Management well known for its practice of Prompt and Equitable Adjustment of Losses.

*89 Years Old, With an Unblemished Name and  
Honorable Record*

**AGENTS THROUGHOUT THE UNITED STATES**

**Only 2 Less Than Quota**

For the Victory Loan only two Federal Reserve Districts failed to subscribe full quota, Atlanta 99.34 and Dallas 92.60. Kansas City district was just over with 101.53 and San Francisco was next with 105.84.

Oakland subscribed \$10,695,200; Los Angeles, \$33,078,250; San Francisco, \$79,676,550; Portland, \$15,690,550; Seattle, \$19,188,750; Salt Lake \$7,646,800; Phoenix, \$1,593,700; Boise, \$1,328,250; Reno, \$1,124,550.

**Leon Julofsky**

Three New York and one Europe insurers are offering \$10,000 for the recovery of 135 \$1,000 Liberty bonds

stolen by Levinson & Co's messenger, Leon Julofsky, alias Leon Jules. If introduced to Leon, detain him gently, go through his pockets, take all bonds, return 'em to the poor insurers and collect your reward. Leon may be opening wine in San Francisco boudoirs.

The way to kill a politician's chances for the presidency is to send him to the senate at Washington.

**National Thrift Week**

Beginning Jan. 20, 1920, there will be a campaign of economic education under above title. Everybody will save and buy War Stamps. Everybody but the governments of the country.

***Largest Fire, Marine and Miscellaneous  
Premium Income—\$53,500,000***

**Strike, Riot, Civil Commotion,  
and Explosion Insurance**

***Present Rates Are Trebled in the Event of a General Strike,  
Therefore INSURE NOW and Save Money***

**COMMERCIAL UNION ASSURANCE COMPANY  
of LONDON**

**PALATINE INSURANCE COMPANY  
of LONDON**

**Pacific Department 558 Sacramento St., : : San Francisco**

**CHARLES J. HOLMAN, Manager**

**R. C. MEDCRAFT, Assistant Manager**

Pacific Department, 369 Pine Street, - San Francisco

# CONNECTICUT | WESTCHESTER

FIRE INSURANCE CO.

OF

## HARTFORD

ESTABLISHED 1850

FIRE INSURANCE CO.

OF

## NEW YORK

ESTABLISHED 1837

**BENJ. J. SMITH,**  
**MANAGER**

FRED'K S. DICK, Assistant Manager

## PACIFIC DEPARTMENT SPRINGFIELD

**F. & M. Ins. Co.**

*of Springfield, Mass.*

Largest Fire Insurance Company Chartered by the State of Massachusetts  
Incorporated 1849

Total Assets . . . . .	\$13,224,033 34
Total Liabilities . . . . .	10,698,313 46
Net Surplus . . . . .	2,525,719 88
SURPLUS TO POLICYHOLDERS, . . . . .	\$5,025,719 88

*150 Sansome Street, : San Francisco*

**GEORGE W. DORNIN, Manager**

**JOHN C. DORNIN, Asst. Manager**

**SUPERINTENDENTS OF AGENCIES**

C. L. SPEAR

GEO. C. CODDING

J. E. CRANDALL

C. H. ANDERSON

FRANK H. YOUNG

RALPH G. STICH

W. L. HARNAN

### ARIZONA

Long staple cotton grown in this state is selling at 86 cents a pound or \$430 a bale.

### OREGON

Near Brownsville, Or., an ensilage cutter became clogged and exploded, breaking its machinery.





# ATLAS

**Assurance Company**

(LIMITED)

Of London, England

With which is Incorporated the

**Manchester Assurance Co.**

TOTAL SECURITY, . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

**FRANK J. DEVLIN, Manager**

**T. H. PALACHE, Assistant Manager**

## CASUALTY

The Maryland found the health business very unhealthy. Likewise automatic sprinkler and physician's liability.

Mutual liability associations have become numerous. After a while they'll not be so humorous.

The Western Indemnity appears to have had 66 percent loss ratio on premiums earned and 39 percent expenses. Liabilities increased 43 percent.

## FIRE

The agents' convention came out strong for a campaign by stock companies against the "socialization" of insurance by the state; against mutualization; against reinsurance of mutuals and interinsurers by stock companies; for the claim that the business belongs to the agent who places it on the books; for uniform agency qualifications; and for an inquiry into the aggressions of brokers.

# ARE YOU PLEASED?

## IF NOT, SEE

# US

**POLICIES UP TO THE MINUTE  
LIFE, ACCIDENT and HEALTH,  
OCCIDENTAL LIFE INSURANCE CO.  
OF CALIFORNIA**

**"THE DURABLE"**

MERCHANTS NATIONAL BANK BLDG.,

LOS ANGELES, CAL.



## New York Underwriters' Agency

*Established 1864*

*Issues policies covering Fire, Riot and Civil Commotion and  
Sprinkler Leakage*

**Assets Represented, . \$39,723,888.62**

**F. M. BRANCH, Manager**

**H. R. MANN Jr., Assistant Manager**

**Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO**

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1215 Hoge Bldg, Seattle, Wash.

V. H. Quitzow, 339 Sansome St, San Francisco — A. C. Anderson, 317 Van Nuys Bldg., Los Angeles

Chas. J. McPhee, 603 Mohawk Block, Spokane, Wash.

**W. B. MEIKLE, President and General Manager**

**JOHN SIME, Asst. General Manager**

## BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

( FIRE )

United States Assets . . . . .	\$2,192,173.14
--------------------------------	----------------

Liabilities in United States . . . . .	1,419,245.79
--	--------------

<b>Surplus . . . . .</b>	<b>\$772,927.35</b>
--------------------------	---------------------

**MILLER, HENLEY & SCOTT,**

201 Sansome Street, - - - San Francisco

**General Agents for OREGON, WASHINGTON, ALASKA and HAWAII**

### To Forever Renew

Real estate broker, also agent under written appointment for a fire insurer, held unauthorized to make an oral contract, with a purchaser of realty

through him, to forever renew a fire policy at the expiration of successive three-year periods. — Struzewski v. Farmers' Fire Ins. Co., 123 N. E. 661, 226 N. Y. 338.

**Automobile — Fire — Strike — Riot — Sprinkler Leakage — Explosion  
INSURANCE**

PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

RICHMOND INSURANCE COMPANY

Organized 1836

**WM. W. ALVERSON, Manager**

**HAROLD JUNKER, Assistant Manager**

**266 Bush Street,**

**San Francisco**

**A. M. LOVELACE, AGENCY SUP'T,  
SAN FRANCISCO**

**T. J. KELEHER, STATE AGENT,  
LOS ANGELES**

**Special Agents —** Portland:—W. E. Helfrich, Ward S. Jackson. San Francisco:—T. B. Clarke,  
W. T. Booth, Los Angeles:—E. R. Honsinger

**TERRITORY:—**Alaska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho  
Montana -- Hawaiian Islands

**Insurance Placed Anywhere in the United States and Dominion of Canada**



**VULCAN FIRE**

**Insurance Company**

OF OAKLAND, CAL.

Capital, . . . . \$500,000 00

Net Surplus, . . . . 381,516 72

Surplus to Policyholders, . 881,516 72

Cash, Bonds and

Secured Loans, 1,201,591 14

Other Assets, . . . . 157,642 33

Total Assets, . . . . 1,359,233 47

J. F. CARLSTON, PRESIDENT

**Underwriting Department**

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER



An existing doubt as to the construction of the different parts of a policy of insurance must be resolved in favor of the insured.

**Life Policy Buyers  
Are Invited**

To Send to  
The Coast Review,  
San Francisco,

FOR RECOMMENDATIONS

*of Three Surely Solvent and Liberal  
Life Insurance Companies,  
and of Three Fitting  
Forms of Policies or  
Contracts*

**FREE**

State Age ( about ) of Self and of De-  
pendents for whom Protection is wanted

**WE MAY BE ABLE TO SERVE YOU  
WELL AND WITHOUT COST. IF  
YOU ARE INSURED DO YOU KNOW  
FOR HOW MUCH ?**



FIRE

EXPLOSION

AUTOMOBILE

# FIRE ASSOCIATION

Of PHILADELPHIA

Cash Assets, - \$13,481,581.02      Surplus to Policyholders, - \$3,599,623.24

## Philadelphia Underwriters

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$40,755,189.48      Surplus to Policyholders, - \$13,473,116.40

**F. M. AVERY, Manager**

**Pacific Coast Department: 242 - 244 Sansome St., San Francisco**

Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;  
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.

Statement of the ownership, management, circulation, etc., required by act of Congress August 24, 1912, of the Coast Review, published monthly at San Francisco, Cal., for Oct. 1, 1919.

State of California, city and county of San Francisco—ss. Before me, a notary public in and for the city and county aforesaid, personally appeared E. H. Bacon, who, having been duly sworn according to law, deposes and says that he is the business manager of the Coast Review, and the following is, to the best of his knowledge and belief, a true statement of the ownership, management etc., of the aforesaid publication for the date shown in the above caption, required by the act of Aug. 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to-wit:

1. That the names and addresses of the publisher, editor, managing editor and business managers are: Publisher, E. H. Bacon, 122 Halleck st., San Francisco, Cal.; editor, E. H. Bacon, 122 Halleck st., San Francisco, Cal; managing editor E. H. Bacon, 122 Halleck street, San Francisco, Cal.; business manager, E. H. Bacon, 122 Halleck st., San Francisco, Cal.

2. That the owners are: E. H. Bacon, San Francisco, Cal., A. M. Edwards' Estate, Los Angeles, Cal.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 percent or more of total amount of bonds, mortgages, or other securities are: None.

E. H. Bacon, Business Mgr.

Sworn to and subscribed before me this 1st day of October, 1919. Charles Edelman Notary Public in and for the city and county of San Francisco, State of California.

(My commission expires April 7, 1922.) (Seal)

### LIFE

The Bankers Life Company of Des Moines has discontinued its former \$100,000 Club and organized a \$200,000 Club in place of it. This was done because of the fact that the writing of \$100,000 of business in a year now lacks the distinction which it formerly did. The change was made at the first of the year, and its timeliness is shown by the fact that fifty members of the field force had already qualified for membership in the new Club by September 1.

### GENERAL

#### The Real Insurance Commissioner

The only way to be a successful commissioner is to have a capable deputy who will be tactful enough to make you believe that his knowledge and ideas are yours. I haven't a tactful deputy. My deputy is an arbitrary young man who joined the department in 1883, who absolutely refuses to be bothered by a succession of upstart commissioners, and who offers his technical advice in this gentle, respectful, diplomatic, humble manner: "If you try to pull off anything like that, you're crazier than ever."—Commissioner Donaldson, Man with a Smile.

**More Holidays**

November has three holidays: Elec-

tion day, Armistice day and Turkey day.

## THE SPIRIT OF THE WEST IS THE SPIRIT OF WEST COAST SERVICE

It is Virile and Aggressive — It includes Strength and a Healthy  
Enthusiasm — Above all other things SERVICE  
is the dominant factor

Increases made by the WEST COAST LIFE during 1918 were :

Ordinary Insurance in Force . . . . .	\$4,400,193 00
Admitted Assets . . . . .	406,016 39
Addition to Deferred Dividend Fund . . . . .	54,356 00
Annual Dividend Fund . . . . .	25,126 00
Added to Unassigned Surplus . . . . .	33,466 31

WEST COAST SALESMEN are PROSPEROUS and HAPPY

A few attractive openings in the field are available for experienced life underwriters of ability and integrity who are seeking a profitable connection. If YOU are in that class and the above record of results interests you, write to

CHAS. W. HELSER, Vice President, 376 Pine St., San Francisco

For Sale at the Coast Review Office Only

## “FIRE INSURANCE”

By

*Yours truly,  
Wm. Sexton*

The late Wm. SEXTON wrote the signature, of which the above is a facsimile, when he was nearly 84 years of age. The letters are entirely free from any indication of trembling.

<i>Strong Paper Cover,</i>	. . .	<i>One Dollar</i>
<i>Flexible Cloth Cover,</i>	. . .	<i>One-Fifty</i>
<i>Red Pegmold Cover,</i>	. . .	<i>One-Seventy-Five</i>

For Sale by the Coast Review, 122 Halleck st., San Francisco

**NORTHERN  
LIFE**

INSURANCE CO.

Northern Life Building  
SEATTLE, U. S. A.

D. B. MORGAN,  
President

Reserves and Surplus to Policyholders  
**\$1,685,000.00**



HOME OFFICE, SEATTLE, U.S.A

**A GOOD POLICY  
"3-in-1"**

LIFE  
HEALTH  
ACCIDENT

**ONE POLICY  
ONE PREMIUM**

Protection to you while  
living, and to yours  
afterwards

Good Agency Contracts  
to Reliable "Live" In-  
surance Men.--Write today

## MORE INSURANCE IN FORCE

than any other company west of the  
Mississippi river

**BANKERS LIFE COMPANY**

*Des Moines,*

*Geo. Kuhns, President*

## FIRE INSURANCE DEPARTMENT

**BALFOUR, GUTHRIE & CO.**

GENERAL AGENTS

PACIFIC DEPARTMENT

AMERICAN INSURANCE CO., Newark, N. J.

CALEDONIAN INSURANCE CO., Edinburgh

CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.

NORTH CHINA INSURANCE CO., LTD.

QUEENSLAND INSURANCE CO., LTD.

ROCHESTER DEPT. GREAT AMERICAN INS. CO., N. Y.

UNION INSURANCE SOCIETY OF CANTON, LTD.

SCOTCH UNDERWRITERS DEPT. CALEDONIAN INS. CO.

S. W. COR. CALIFORNIA AND BATTERY STREETS, SAN FRANCISCO

### Wheat

The U. S. Grain Corporation is preparing to resell for milling a part of its wheat supply at various points in this country. Wheat stocks are larger

now than at any time in 1918.

A man with a deposit in life insurance or in a savings bank never loses self-confidence. He is not a pauper.



**MARINE**

shipping built in the year ending June  
Half the registered gross tons of 30 was built in the United State.

## The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

### SEMI-ANNUAL STATEMENT, JUNE 30, 1919

Assets . . . . .	\$18,060,538 72
Liabilities . . . . .	14,718,231 84
Capital . . . . .	1,000,000 00
Surplus over all liabilities . . . . .	2,342,306 88
Losses Paid to Dec. 31, 1918 . . . . .	68,667,495 03

### THE COMPANY'S LINES

Fidelity — Surety — Accident — Health — Disability — Burglary — Robbery — Larceny — Theft —  
Plate Glass — Druggists' Liability — Owners' and Tenants' Liability — Employers' Liability —  
Public Liability — Steam Boiler — Fly Wheel — Workmen's Compensation — Automobile Liability —  
Property Damage and Collision — Physicians' Liability — Teams' Liability.

**PACIFIC COAST DEPARTMENT — California:** CHAS. J. BOSWORTH, CHANNING B. CORNELL,  
Resident Managers, Merchants Exchange Bldg., San Francisco. **Washington and Oregon:** SEELEY  
& CO., 111 S. 10th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland

## THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . . \$36,968,335.00

## THE LONDON UNDERWRITERS

**SPECIAL AGENTS**---C. W. Rohrer, LOS ANGELES; Gus. J. Roth, PORTLAND, Ore.; T. S. Heath, DEN-  
VER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO;  
Percy J. Perry, SEATTLE.

**A. W. THORNTON, Manager**

**J. M. MENDELL, Assistant Manager**

**G. E. GOGGIN, City Manager**

WM. H. HACKETT, Supt. of Agents

**PACIFIC BRANCH—369 Pine Street, SAN FRANCISCO**

## BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1919. Price 25 cents

Wm. Sexton's Incomparable, "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid;  
\$2.00 morocco. Flexible binding and size for the pocket. Paper cover \$1.00

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts, 3 copies 25 cts, dozen \$1

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price \$1, cloth bound

The Pacific Year Book is no longer published

### A Philosophy Bankrupt

"My emphatic conclusion is that Socialism as a philosophy of possible human application is bankrupt," says Herbert Hoover in the November issue of *The Nation's Business*.

"The whole of the various sorts of Socialism are based on one primary conception, and that is that the productivity of the human being can be maintained under the impulse of altruism, and that the selection of the particular human for his most productive performance can be made by some superimposed bureaucracy. Their weakness is the disregard of the normal day-to-day primary impulse of the human animal—that is, self interest for himself or for his family and

home, with a certain addition of altruism varying with his racial instinct and his degree of intelligence. They fail to take into account, also, that there is but one sufficiently selective agent for human abilities in that infinite specialization of mind and body necessary to maintain the output of the intricate machinery of production, and that is the primary school of conception."

The American machinery of government appears to have turned something loose.

"There is witchery in moonlight."  
"And even more diabolical influences in moonshine."

### Scottish Union and National Insurance Company Of Great Britain.

Organized 1824,

Fire — Lightning — Tornado  
Automobile — Sprinkler Leakage

North American Branch:  
Hartford, Conn.

JAMES H. BREWSTER  
MANAGER.

#### FIELD REPRESENTATIVES:

FRED W. GASTON, Tacoma, Wash.,  
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,  
706 Gas and Electric Bldg., Denver, Colo.,  
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, State Agent,  
605 Mohawk Bldg., Spokane, Wash.  
E. Wash., E. Oregon, Montana and Idaho

H. W. FORES, San Francisco, Cal.,  
General Agent, California, Nevada, Arizona.

SAN FRANCISCO OFFICE:  
201 Sansome Street

## Agents Wanted

Special or Local Agents or  
Clerks or News Men

Can Make a Tidy Bit by  
Soliciting Subscriptions

FOR EDITION A ( Magazine )  
and or EDITION B ( Summary )  
of The 47-YEAR-OLD COAST  
REVIEW.

*This is Cash Work and  
a Bonus*

Write Publisher Coast Review,  
122 Halleck St., San Francisco, for  
Full Particulars.

WRITE NOW! RIGHT NOW!

**Germany's Losses**

Germany lost: Colonies—Togoland, Kamerun, German Southwest Africa, German East Africa, all in Africa; German Samoan Islands, Nauru; Marshall, Caroline, Pelew and Ladrone Islands, Bismark Archipelago; and the German part of New Guinea.

Germany loses also: Alsace-Lorraine, Malmedy, Posen, East and West

Russia, Silesia, and Sleswig, having over 30,000 square miles and about 7,000,000 population.

German territory is now about 178,000 square miles, or 20,000 more than California. The population is 58,000,000. War has reduced the population 10,000,000. Germany is now a country of restricted area and with no colonies. It is no longer an empire.

W. B. MEIKLE, President and General Manager

JOHN SIME, Asst. General Manager

## WESTERN ASSURANCE CO.

OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS . . . . . \$4,693,580.00

LIABILITIES IN UNITED STATES . . . . . 2,959,964.00

*Surplus* . . . . . **\$1,733,616.00**

### PACIFIC COAST DEPARTMENT

201 SANSOME STREET - - - SAN FRANCISCO

MILLER, HENLEY & SCOTT, Managers.

TOTAL ASSETS REPRESENTED, OVER **\$35,000,000**

### Svea Insurance Company

of GOTHENBURG

### Agricultural Insurance Co.

of WATERTOWN, N. Y.

### Globe & Rutgers Fire Ins. Co.

of NEW YORK, N. Y.

### Hamilton Fire Insurance Co.

of NEW YORK, N. Y.

### Globe Underwriters Agency

of NEW YORK, N. Y.

### Sea Insurance Co. Ltd.

of LIVERPOOL, ENG.

### EDWARD BROWN & SONS

GENERAL AGENTS

202 - 204 Sansome St., SAN FRANCISCO

### 22,000 EDITION

It Is for All Local Agents

12th EDITION

## Pacific Fire Manual

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special  
and Local Agents

For Sale by the Coast Review



# CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed . . . . .	\$1,250,000 00
Capital Paid Up . . . . .	250,000 00
Cash Assets . . . . .	3,296,553 33
Net Surplus . . . . .	2,197,292 47

The above Company conducts  
a general Marine Insurance  
business.

PARROTT &amp; CO., General Agents

Since January, 1882

E. L. BARRY, Manager

320 California Street, San Francisco

[Babcock Building]

## PHOENIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

E. C. F. KNOWLES,

General Agent for Pacific Coast

MUNRO ENGLISH,

Assistant General Agent

222 SANSOME STREET

Phoenix Building

San Francisco

### U. S. War Casualties

The cost of the war to this country in man power is now estimated officially as 116,492 dead and 205,690 wounded, a total of 322,182. These figures include losses to army and marine units on all fronts to September 1. Killed in action totalled 35,585, or 11 percent of the entire list; died of wounds, 14,742; died of disease, 58,073; died of accidents and other causes, 8,092.

### Protection from Poison

If there is a bottle of poison in the house, says the Philadelphia Record, insert three pins in opposite directions in the cork. This will make it impossible to remove the cork without being reminded that there is something unusual about its contents.

## The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

Employers' Liability Building

33 Broad St., Boston

SAMUEL APPLETON, U. S. Manager

### Accident Policies

*Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employees. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.*

CHAS. J. OKELL &amp; CO.

General Agents, - - San Francisco, Cal.

Royal Insurance Building

## CAPABLE MEN CAN ALWAYS BE WELL PLACED

Much desirable territory is ready for Agents who can deliver policies in satisfactory volume. Inquiries about localities will have careful attention.

### UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

Address **ALBERT E. AWDE**, Supt. Agencies

**GEO. ELLIOTT HUNT**, Manager

1002 Shreve Bldg., Post St. and Grant Avenue  
San Francisco, Cal.

**T. H. McALLIS**, Manager

917 Board of Trade Bldg., Fourth and Oak Sts.  
Portland, Oregon

**P. B. DUREN**, Manager

307 - 308 Boston Block, : Seattle, Wash.

**J. E. EVANS**, Manager

Davis Chambers, 615 Hastings St., W.  
Vancouver, B. C.

### Half-Mast

This is a military phrase, which does not mean at half mast. A flag must be lowered to be placed at "half-mast." If as a sign of death or calamity, the flag should first be at the truck and then lowered. It should be lowered a distance a little in excess of the flag's width.

In war, at least formerly, flags were not lowered, except as token of surrender, and it was then lowered enough to permit the raising of the victor's flag above. When a famous soldier or civil official dies the flag is lowered in acknowledgment of the victor Death.

### Names In Print

Bye, Pugh, Wentz, Hinchman, Ham, Hunt, Hunter, Kee, Kyte, Cook, Koch, Lamb, Lamp.

Stone, Rock, Clay, Bone, Ban, Bancroft (Bonefield).

Sprinkle, Rain, Sheetz, Kitt, Speed, Swift, Bone, Boone,

Swallow, Robin, Vogel, Storeck, Bird, Birdwood, Eagle, Henn, Duck, Drake, Lark.

Brown, Browning, Blue, Black, White, Purple, Green, Verdi, Roth (Red), Redd, Gray, Dunn.

Drum, Dane, Dana, Dean, Deacon, Church, Duck, Drake, Dike, Day, Crab, Crabtree, Barr, Carr, Farr, Parr, Starr, Tarr, Tart, Place.

Speaker, Walker, Falconer, Falkner, Faulkner, Hawker.

Taff, Taft, Taffy, Taffinder (a kind of cloth or carpet).

Barley, Oates, Maize, Clover, Hay, Tree, Wood, Brush.

## National Liberty Insurance Company of America

Incorporated Under the Laws of the State of New York in 1859

Statement, January 1, 1919.

Cash Capital, - - -	\$1,000,000.00
Assets, - - - - -	9,609,646.00
Liabilities - - - - -	7,214,228.11
Net Surplus, - - - -	2,395,417.89
Surplus for Policyholders	3,395,417.89

HEAD OFFICE

62 WILLIAM STREET, NEW YORK

## FIRE

Petaluma, Cal.—Firemen ask for \$10 a month increase in pay. They "will not strike" but "may all quit."

It might be well for the National Board to collect the names of merchants whose licenses have been revoked "for cause" by the United States Wheat Directors. The moral hazard of the revokees cannot be good. List 'em.

### National Association of Locals

This year's meeting, at Louisville, was certainly a success in point of attendance, fully a thousand locals and locales being present at various hours. Among the vice presidents elected are John C. Coart of Seattle and D. J. Main of Denver. The affair was typical of the famous Kentucky spirit. Casualty men are now also members of this twenty-four-year-old organization, which is now definitely conservative.

## LIFE

Tacoma.—Widow M. D. Billings is suing the Travelers in federal court for \$15,000 insurance on the life of her husband, found dead April 22 with a bullet hole in his head. Defense, suicide.

Death rate in New York state now averages 10.4 per 1,000.

The Bankers Life of Des Moines has two actuarial men, formerly with the Manufacturers' Life Insurance Company of Toronto, who were members

of the Canadian Expeditionary Forces in the world war. They are Richard Little and E. McConney. Both were on the fighting front in northern France for three years. Mr. Little was a captain of the artillery and Mr. McConney was a private in the infantry, and their paths crossed but once during their years of service in France.

C. W. Warner, recently returned to West Coast Life from France, has been appointed assistant actuary of the company. He is a graduate of the University of California.

Montana new life business fell off in 1918, in number of policies and total insurance. Total written was \$30,668,398, a decline of about \$2,400,000. The life companies collected \$79,150 in taxes from their policyholders. This was Montana's penalty for protecting families.

## CASUALTY

A passenger ship was dashed against a pier at a Lake Michigan city, in a storm. There were 16 deaths.

### Odd Accident

At Chehalis, October 29, Albert Irish, workman, trying to check the roll of a big log was forced back and fell on an adjoining track just in time to be struck by a speeding electric car. Irish was tossed over into the mill pond and fell across a log. He was rescued, seemingly broken and dead. But it was found that he was alive, bruised but not a bone broken.



ESTABLISHED 1873

OFFICE OF  
**EDWARD E. POTTER & SONS**  
**General Agents**

THE FIRST OFFICE to commence paying losses after the conflagration.

THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

THE EDW. E. POTTER GENERAL AGENCY commenced business in 1873 and has never represented a company that was unable to pay its losses in his, the Pacific Coast Department.

**Get the Best Insurance While You Are About It  
 It Costs No More**

OLD AND  
 TRIED

**GLENS FALLS INSURANCE COMPANY**

*Of New York*

*Incorporated 1849*

SURPLUS to Policyholders . . \$6,165,264 00    UNDIVIDED Profits . . . \$2,489,338 00

**SECURITY INSURANCE COMPANY**

*Of New Haven*

*Incorporated 1841*

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . . \$ 837,473 00

**GIRARD FIRE AND MARINE INSURANCE COMPANY**

*Of Philadelphia*

*Incorporated 1853*

SURPLUS to Policyholders . . \$2,449,341 00    UNDIVIDED Profits . . . \$ 452,411 00

**FIREMEN'S INSURANCE COMPANY**

*Of Newark*

*Incorporated 1855*

SURPLUS to Policyholders . . \$7,222,952 00    UNDIVIDED Profits . . . \$2,384,971 00

**EASTERN UNDERWRITERS AGENCY**

SURPLUS to Policyholders . . . \$4,037,521 00    UNDIVIDED Profits, \$1,040,201 00

**UNITED-AMERICAN INSURANCE COMPANY**

*Of Pittsburg*

*Incorporated 1873*

SURPLUS to Policyholders . . \$783,146 00    UNDIVIDED Profits . . . \$240,919 00

**NEW HAVEN UNDERWRITERS**

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . \$837,473 00

**EDWARD E. POTTER & SONS,  
 General Agents**

Potter Building, 578 Sacramento Street,

San Francisco, Cal.

# COAST REVIEW *INSURANCE and INVESTMENTS*

NOVEMBER

A Useful Publication

*In its 49th year*

## CALIFORNIA

Rains so far in the rainy season have done no harm—nor any good. The water table is low, partly owing to light rainfalls and unequal distribution. San Joaquin county is suffering and irrigation in some district has been discontinued for lack of water.

Thefts of beers, wines and liquors in private storage are still increasing. Recently \$75,000 worth was hauled away by burglars in a California city, and is now no doubt being peddled by bootleggers who will soon be as numerous as in Oregon and Washington.

State banks have gained \$60,000,000 in resources since July 1, or \$15,000,000 a month.

Many fairs were held in this state in October. Weather beautiful, temperature mild.

Tulare's sweet potato plant is said to be much the largest in the world. It has 385 kilns.

San Francisco loses the Mutual Savings Bank bldg. (known as Senator Phelan's), which passes to the First Federal Trust Co. The latter will build on Montgomery street.

Is influenza an accident? A California widow is petitioning the state accident commission for indemnity for the death of her husband, who, she says, contracted influenza from the crew of a ship belonging to the E. J. Dodge Co., for whom he was working.

The big Asti Colony vineyards near Cloverdale are neglected and unplowed, and overgrown with weeds and wild oats. Loss to owners is immense.

A shipyard worker in Oakland, whose high wages gave him credit for automobiles, furs and jewelry, is in court as a voluntary bankrupt, with nominal assets of \$600 and with \$18,000 liabilities, which would have been greater had he not joined in the general strike for more pay.

---

## FOREIGN

The plague has reached Holland—where it has been proposed that the state make a state monopoly of fire insurance; all profits to be absorbed by an increasing number of office-holders.

In Britain the adjuster is an assessor. In America the assessor is a successful politician.

The German public recently learned that it has been eating soapsuds for whipped cream. The information was revealed by an order forbidding whipped cream to be made from soap, jam and sugar.

British best securities still average near 80.

Japan has \$5 life insurance in force per capita, which is not worth mentioning. But this is better than backward Spain.

India is the greatest cattle producing country in the world.

**OLDEST INSURANCE COMPANY IN THE WORLD**  
**TWO HUNDRED AND TENTH YEAR**

**SUN** **INSURANCE OFFICE**  
**OF LONDON**  
*FOUNDED IN 1710*

CASH ASSETS . . . . . \$23,091,408 00  
SURPLUS . . . . . 13,991,760 00  
TOTAL RESOURCES . . . . . 32,691,408 00

*United States Branch, 54 Pine Street, New York*  
**P. T. KELSEY, Manager**

**MICHIGAN** **FIRE and MARINE**  
**INSURANCE COMPANY**  
**Of DETROIT, MICHIGAN**

ESTABLISHED 1881

**D. M. FERRY, Jr., President** **E. J. BOOTH, Vice President**  
**H. E. EVERETT, Secretary**

CASH ASSETS . . . . . \$1,950,400 05  
CAPITAL PAID UP . . . . . 400,000 00  
LOSSES PAID SINCE ORGANIZATION . . . . . 9,414,889 24

**PATRIOTIC** **ASSURANCE CO. Ltd**  
**OF DUBLIN, IRELAND**  
**FOUNDED 1824**

*United States Branch, 54 Pine Street, New York*  
**P. T. KELSEY, Manager**

CASH ASSETS . . . . . \$1,611,870 09  
CAPITAL PAID UP . . . . . 500,000 00

**Sun Underwriters Agency**

CASH ASSETS . . . . . \$23,091,408 00  
SURPLUS . . . . . 13,991,760 00  
TOTAL RESOURCES . . . . . 32,691,408 00

**P. T. KELSEY, United States Branch Manager**  
**54 PINE ST., NEW YORK**

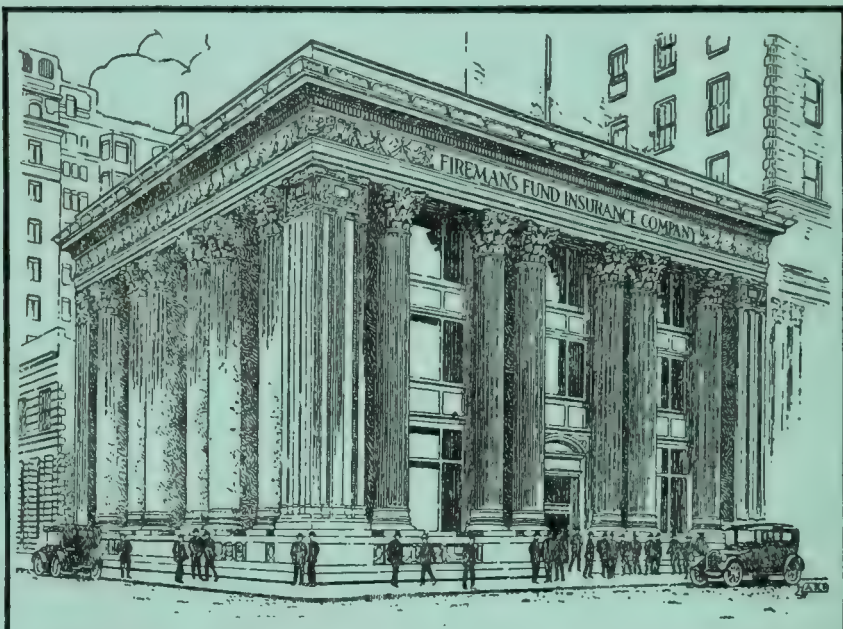
**The Pacific Department** — Embraces California, Nevada, Utah, Arizona,  
Oregon, Washington, Idaho, Montana, Territory of Hawaii, Alaska  
and British Columbia

**CARL A. HENRY, GENERAL AGENT**  
**SUN BUILDING**

*Northwest corner Sansome and Sacramento Streets, : San Francisco*  
**AGENTS WANTED AT UNREPRESENTED POINTS**

**TOTAL RESOURCES REPRESENTED, \$33,000,000.00**





### THE HOME OF SERVICE

The Fireman's Fund has adopted the title for its head office building The Home of Service, and by doing this has assumed the responsibility of demonstrating to the insurance world where The Home of Service is.

Volume 95  
Number 12

DECEMBER

See Page

1919

MAGAZINE EDITION "A"

# Coast INSURANCE Review

PROTECTION

An Insurance Journal and Directory

IN ITS FORTY-NINTH YEAR

San Francisco—122 Halleck Street

Telephone Sutter 1732

The Only INSURANCE Journal in the Pacific West

Insurance Publishing Co., Publishers

Fireman's Fund Capital to be Increased to \$3,000,000

Death of Manager Benjamin J. Smith

John Marshall, Jr., Returns to San Francisco as Vice President  
of the Fireman's Fund

Interesting Casualty Decision

Fusion of Norwich Union and Phoenix Assurance

California Will Increase its Capital to \$1,000,000

Real Estate Rulings

Woodmen Order Threatened with Secession

Life Insurance Protection Not Increasing

Surety and Liability Decisions

Inheritance Taxes Protest

Parcel Post Insurance Claims Long Unpaid

Smaller Life Companies Are Prospering

California Marine Business Table

Society Woman Charged with Arson and Exonerated

Compensation and Miscellaneous Rulings

Continental Life Merger and Removal

Rioting and I. W. W. Notes

Circulating Extensively in all the  
States and Territories of the  
Pacific West

Price 25 Cents  
\$3.00 Per Annum

Subscribers in the East, in Europe, in  
South America, Japan, China, and  
Australasia

# *The* **LIVERPOOL** *and* **LONDON** *and* **GLOBE**

**Insurance Company, Ltd.,**

*Established in 1836*

*Entered United States in 1848*

*Pacific Department Established in 1852*

---

**NEW YORK OFFICE:** 80 William Street

**CHICAGO OFFICE:** Insurance Exchange

**NEW ORLEANS OFFICE:** Cor. Carondelet and Common Sts.

**SAN FRANCISCO OFFICE:** 444 California Street

---

**Assets in United States, Jan. 1, 1919, \$17,083,985.30**

**Has Paid \$160,000,000 Fire Losses in this Country**

---

**FIRE, MARINE and INLAND INSURANCE**

---

## **Star Insurance Company of America**

*of NEW YORK, N. Y.*

*Incorporated in 1896*

<b>CAPITAL</b> . . . . .	<b>\$ 400,000.00</b>
<b>NET SURPLUS</b> . . . . .	<b>\$ 511,194.08</b>
<b>ASSETS</b> . . . . .	<b>\$1,577,568.13</b>
<b>SURPLUS TO POLICYHOLDERS</b> . . . . .	<b>\$ 911,194.08</b>

---

**Pacific Department in Company's Bldg., 444 California Street, San Francisco**

***THOS. H. ANDERSON, Manager***

***GEO. F. GUERRAZ, Asst. Mgr. LOGAN B. CHANDLER, Dep. Asst. Mgr***

---

### **SPECIAL AGENTS**

**R. H. ROUNTREE**

**HARRISON HOUSEWORTH**

**C. A. LOTHROP**

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**F. E. ATKINS**

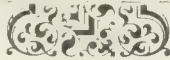
**CHESTER S. MYRICK**

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**WILLIAM A. SEXTON**



FIRE



MARINE

*CONFLAGRATION-PROOF INSURANCE*

TOTAL ASSETS OVER ONE HUNDRED MILLIONS

LOSSES PAID TO DATE  
OVER TWO HUNDRED and FOURTEEN MILLION  
DOLLARS

LOSSES PAID IN SAN FRANCISCO CONFLAGRATION  
OVER SIX MILLION DOLLARS



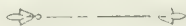
GEO. H. TYSON GENERAL AGENT  
HERBERT FOLGER ASST. GENL AGENT  
SAN FRANCISCO

CHAS. A. HULME, MARINE BRANCH MANAGER

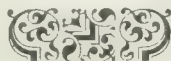
PACIFIC MARINE DEPARTMENT  
HOME INSURANCE CO. OF NEW YORK



*AUTOMOBILE—RENTS—PROFITS, USE AND OCCUPANCY—  
TOURIST FLOATER—MAIL PACKAGE—  
SPRINKLER LEAKAGE—EXPLOSION—  
BOMBARDMENT, RIOT and CIVIL COMMOTION*



AGENTS WANTED IN EVERY CITY, TOWN OR VILLAGE



# The Oldest Company in America

*Issued its first Policy in 1843*

Three **leadership** achievements of the **Mutual Life**: — The American Experience Table of Mortality, the corner-stone of modern life insurance. The "contribution plan" of surplus distribution, used almost universally by American companies. The Continuous Instalment policy, the basic form of all Life Income contracts.

"**Mutual Life**"—known in every household. Unexcelled policies and service, notable financial strength, co-operation with agencies. Life Insurance at its best!—the Agent's desire and ideal.

*For terms to producing agents address*

## The Mutual Life Insurance Company of New York

34 NASSAU STREET, NEW YORK CITY

### FIRE

#### HORSES

Los Angeles, 15.—Stables of Merchants Truck Co. on Commercial st. burned today, with \$56,000 loss. Thirty head of horses also burned.

#### HOTEL

Vancouver, B. C., Dec. 1. — Early this morning the Sterling hotel was found to be well on fire. Screaming guests in night raiment fled to the street. Firemen found it necessary to carry thirteen persons down the fire escapes. Loss about \$35,000.

### MARINE

San Francisco.—Japanese freighter Koyo Maru, 300 miles out, had fire in hold and turned back. Extinguished here.

### ACCIDENT

Five persons out of seven who ate poisoned olives are dead in Detroit, Mich. The olives were grown and "jarred" in California. Health authorities are now strongly advocating a thorough cooking of all canned goods.

### GENERAL

"The largest ship in the world? Noah's ark of course. No? Then the Mt. Vernon. No? What? The Mayflower!"

"Judge, I bane Swede, I not understand gude English."

"Take your seat on the jury," said the Judge. "You won't hear any good English spoken today."

INCORPORATED 1861

# The California Insurance Co.

**Cash Capital, . . . . \$400,000 00**

**Net Surplus, . . . . 414,251 03**

**Total Assets, . . . . 1,579,366 87**

E. T. NIEBLING, President

W. E. DEAN, Vice-President

GEO. W. BROOKS, Secretary

**HOME OFFICE: Company's Building, 550-558 Sacramento St.  
SAN FRANCISCO, CAL.**

## **Special Agents and Adjusters**

H. C. R. BUSWELL, Superintendent of Agencies

A. N. LINDSAY, Seattle, Washington; H. DUKINFELD, Los Angeles, California;

R. H. McCURDY, Portland, Oregon; N. W. CLAYTON, Jr., Salt Lake City;

MILTON HALEY, B. A. SIFFORD, San Francisco

**Paid \$2,557,000 in San Francisco conflagration without discount or compromise,  
and at the rate of "Dollar for Dollar."**

# LONDON & LANCASHIRE FIRE INSURANCE COMPANY, Ltd.

OF LIVERPOOL, ENG.

**New York Department  
57 and 59 William Street**

**A. G. McILWAINE, Jr.,  
Manager**



**Western Department  
39 So. La Salle St., Chicago**

**CHARLES E. DOX,  
Manager**

**Pacific Department: 332 Pine Street, San Francisco, Cal.**

**SAM B. STOY, Manager**

**GEO. ORMOND SMITH, AGENCY SUPT. SAN FRANCISCO W. B. HOPKINS, LOCAL SECY.**

**J. P. YATES, AGENCY SUPT., Los Angeles, Cal.**

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**George T. Richmond . . . . . San Francisco**  
**W. W. Gilmore . . . . . San Francisco**  
**F. W. Andrews . . . . . Los Angeles**  
**N. Gardner . . . . . Denver**

**David H. Parry . . . . . Seattle**  
**G. L. Goodell . . . . . Portland**  
**Toll Thompson . . . . . Portland**  
**J. Robb Gay . . . . . Helena**

**R. F. BENNETT, Superintendent, AUTOMOBILE DEPARTMENT**

**SPECIAL AGENTS: Geo. B. Rapp, Howard J. Tobin, Lyman Lacy.**



# American Central Insurance Co. of St. Louis

*Assets* . . . . . \$4,562,928.19

# St. Paul F. & M. Insurance Co. of St. Paul

*Assets* . . . . . \$14,133,755.27

# Royal Exchange Assurance of London

*Assets* . . . . . over \$51,000,000.00

## Mercantile F. & M. Underwriters

**Minnesota Underwriters      Exchange Underwriters**

**Lloyds Plate Glass Insurance Company**

**Massachusetts Bonding and Insurance Company**

*Fire, Tornado, Automobile, Rents, Sprinkler Leakage, Explosion,  
Riot and Civil Commotion, Use and Occupancy, Plate Glass,  
Parcel Post, Tourist Baggage, Inland Transit Insurance*

PACIFIC DEPARTMENT

241 Sansome Street,      -      San Francisco

**BENJAMIN GOODWIN, Manager**

**JOHN B. FRITSCHI and J. R. MACKAY, Asst. Managers**

## Tractor Plant and Other Interests

Stockton is named the home of the new Kroyer Manufacturing Company, which has filed its incorporation papers. The concern announces that it will construct a plant to manufacture tractors early next year. A 30-acre site has already been purchased near the city.

A new Masonic temple, costing \$325,000, is to be erected by the local Masonic lodges at the corner of Sutter and Market streets, Stockton, next

year. The funds have already been secured through a stock selling campaign.

## 1800 Acres Planted to Prunes

During the season 1918-19, there were shipped into Tulare county and inspected 879,679 pieces of nursery stock. Of these 5,456 pieces were condemned because of insect pests or disease. The most popular fruit was prunes, of which 1,800 acres were planted.

The  
**Metropolitan**  
**Life**  
**Insurance Company**

***Pacific Coast Head Office***

***Metropolitan Life Building***

Pine and Stockton Sts.

SAN FRANCISCO

**Build Your Own Business**



under our direct general agency contract. Our Policies provide for:  
**DOUBLE INDEMNITY,  
 DISABILITY BENEFITS,  
 REDUCING PREMIUMS.**

See the new Low Rates.

JOHN F. ROCHE, Vice-President

**The Manhattan Life**

**Insurance Co.** Organized 1850

66 Broadway, New York

**Lumber's Future**

The United States is 800,000 shy on new homes. About 600,000 a year must be built in the next five years, or several million people will sleep out doors or in public buildings.

**FREE SERVICE**

The Coast Review's Legal Department will freely aid

**Agents and Policyholders.**

We are not assuming to take the place of Lawyers, but will help to assure the need of

**Expert Legal Advice.**

If claim be certainly valid our Legal Department will say YES! if invalid, NO!

**AGENTS WANTED**

Every advertiser in this Journal is guaranteed as worthy the confidence of Agents and Brokers. Applications for AGENCIES will be considered by the Companies or their Departmental or General Agency representatives, if a new Agency is to be established or if an old Agency is to be changed.

Write your application and state your experience, your qualifications, and about how much business you can give the Company.

Probably the field representative will call on the Applicant.

It may help the Applicant to mention the Coast Review; it won't hurt him anyway; that is, if he doesn't forget to.

**U. of C. Extension Division**

Beginning its spring term with a notable course in Americanization, the Extension Division of the University of California plans to make the coming year the most successful in its history. In addition to the new courses which are offered, the Extension Division will retain all the popular classes which have built up a solid reputation for the "away from the campus" department of the University.

The Americanization course which the Extension Division of the University offers in San Francisco will begin on January 12. Its purpose is to fit business men, social workers, teachers, clergymen and others to meet the problems presented by the alien in America.

Insurance men are invited.

**WASHINGTON**

The plumber gentlemen of this state work five days a week for \$9 a day. When all the pipes were frozen on Saturday (below zero) they refused to work for less than \$18 a day.

**GENERAL****Have You a Line?**

Crockett, Cal., is to have another huge C. & H. sugar refinery. The town, built on the side of a hill, will annex its near neighbor and its sweeter name.

The people of Bakersfield will build a \$500,000 civic auditorium in the city in memoriam of the service men of the county.

Billings, Mont., is to have a million-dollar hotel.

**Like Tanbark**

The redwood paving blocks on Battery st., San Francisco, were a failure. Heavy wagons and loads splintered the surface into ribbons. All are being replaced with concrete and poultice.

**Makes 6 Political Parties**

There are three bolshevistic "national" parties in the United States—the Chicago "Labor," the St. Louis "Liberal" and the North Dakota "Non-Partisan."

John Reed, you've heard of him? Parlor Bolshevik who went to Petrograd, for our government, if I recall rightly. Congress summoned him; his wife testified. He is publishing books for the bedevilment of simple Americans. His Bolshevik passport

said Reed was revolutionary to the core. Reed now says the Russians need no priests to pray them into Heaven. On earth they (Bolshevists) are building a kingdom more bright than any Heaven has to offer. Reed is still at large and hopes to get a government job. While Anita Whitney of Oakland is under arrest.

**Calendars**

"Pull string down through cover." National Fidelity Life of Iowa calendar gives moon changes and ante and post month's calendar on every leaf. Two (but not too) good features.

**Queer Surnames**

Smallbone, Doctor, Hush, Dito.  
Beard, Barbe, Barbee, Barber  
Sandeman, Sapte  
Innocent, Quitz  
Ram, Buck  
Palk, Polk  
Peake, Hill, Down, Doon  
Adcock, Peacock, Hancock, Glasscock  
Lake, Locke, Kalloch, Kellogg  
Butt, Butts  
Eddy, Edye, Eddison, Oddie  
Birdwood, Rockwood, Rookwood,  
Fleetwood, Blackwood, Backwood  
Raisin, Slaughterhouse, Cloutman  
Quirk, Quiver, Hough  
Large, Small, Booker, Hellwig.  
Clinkofstine, Stackhouse, Backhouse, Longbottom, Pate, Hedman.  
Bass, Fish, Trout.  
Nippolt, Dunaway, Barksdale,  
Schloeman, Rudder, Neighbor, Nabers.  
Pridemore, Hopper.  
Butcher, Fleischhacker, Fletcher.  
Doerr, Strong, Strang.



# COAST REVIEW *INSURANCE and INVESTMENTS*

DECEMBER

A Useful Publication

*In its 49th year*

## NEWSPAPER HEADLINES

Fat Passenger Upsets Float; Woman  
Drowns

Airplane Dashes into Crowd and Kills  
Two

Bind and Gag Manager in Daytime;  
Rob Him of \$1,868

Overloaded Floors Cause Collapse of Factory

Auto Plunges Off Washington Drawbridge  
—2 Women Killed

The str Firwood, plying between Seattle  
and S. A. ports, burned off Molendo.

Ship Founders in Mid-Ocean—43 Sailors  
Drown

Ship Strikes Reef Off Oregon Coast—42  
Sailors Drown

Passengers on Train Robbed by Bandit

Stealing Cars to be Penitentiary Offense

Train Hits Auto—Kills Two

Unidentified Vessel Sinks

Bank Cashier Admits False Accounting

Workman Falls Three Floors

\$10,000 Defaulter Arrested

Woman Pickpocket Works on Train

Bandits Make \$1,000 Haul at Reno

Stage Turns Bottom Side Up

Dazed Man Tells of \$7,100 Robbery

Non-Union Stevedore Beaten by Six (Union)  
Thugs

## MARINE

The Overseas Marine is described by the Policyholder as a war office, and there is now no war business. The reported surplus includes outstanding claims. The assets include "good will" \$25,000.

## FIRE

The Ætna may enter Cuba.

Every good agent and broker is an insurance scenter.

The Atwood Fire of New York is being organized.

The Susquehanna Fire is new, with cap. and surp. a half million each.

## GENERAL

A profiteer is a man who succeeds where we fail.

Europeans who won't work need our help.

Men grow old but few grow good. What most men mistake for virtue is really advancing years.—Now.

Do you want to buy insurance stocks? Here is Andrews advertising shares in 60 companies for sale. Bids wanted for ten companies' stock. New World Life is quoted \$10.25 bid.

"THE LEADING FIRE INSURANCE COMPANY OF AMERICA."

Incorporated 1819

Cash Capital

**\$5,000,000.00**

'Net Surplus

\$8,904,032.69

Surplus as to

Policyholders

\$13,904,032.69



Cash Assets Now

**\$32,074,778.15**

Losses Paid

in 99 Years

OVER

**\$173,000,000.00**

All Losses Paid in Cash Without Discount Immediately Upon Adjustment

**W. H. BREEDING, General Agent**

**H. DURBROW, Asst. General Agent**

**H. F. MILLS, F. H. RHOADS, AGENCY SUPERINTENDENTS**

**MAIN OFFICE — 219-221 Sansome Street — SAN FRANCISCO**

**J. A. MURPHY, STATE AGENT OREGON AND WASHINGTON**

**SPECIAL AGENTS—H. E. O'BRIEN, L. N. BRAINERD, GEO. F. ROBERTS, GEO. A. KINGMAN,  
F. H. RHOADS, G. NATHAN, G. S. MARINER.**

(This Company has absolutely NO connection with any other corporation bearing the name AETNA)

# HARTFORD FIRE

Insurance Company

Chartered 1810



**FIRE, MARINE, AUTOMOBILE & LIVESTOCK INSURANCE**

Assets, January 1, 1919, **\$39,723,888 62**

Surplus to Policyholders, **11,823,660 08**

**DIXWELL HEWITT, General Agent**

**ADAM GILLILAND, Assistant General Agent**

**438 California Street, SAN FRANCISCO**

**SPECIAL AGENTS AND ADJUSTERS**

**GEO. E. DEVINE, Sup't of Agencies, San Francisco**

**J. J. DENNIS, Portland, Ore.**

**C. L. GREENWALT, San Francisco, Cal.**

**H. L. COPE, San Francisco, Cal.**

**L. H. EARLE, San Francisco, Cal.**

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**C. E. MILLER, Butte, Montana**

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**P. H. GRIFFITH, Los Angeles, Cal.**

**ERNEST E. PRICE, Los Angeles, Cal.**

**GERARD CLEMENT, Spokane**

**S. C. ABBOTT, Billings, Montana**

DECEMBER, 1919

# The Coast Review

## INSURANCE

Subscription, \$3 a Year

In the 48th Year

Foreign, \$3.50

Volume 95

San Francisco, California, U. S. A.

Number twelve

Entered at San Francisco Postoffice as second-class mail matter

### SKYSCRAPERS AS INVESTMENTS

#### *Small Life Companies Risk Solvency When They Build or Buy Lofty Office Buildings*

The modern skyscraper in central locations is the result of congested business. Great corporations and very wealthy men can afford to build fifteen, twenty, thirty, forty and fifty story "skyscrapers," in central and growing down-town localities. Business connections enable them to get and keep desirable tenants; and with vast wealth they are satisfied with a moderate net income with good security. When ready cash is needed for some big deal a mortgage is given for a loan.

Taxes per square foot of floor space are less than on adjacent low buildings; but the percentage of vacancy may easily be much more. Business shifts too. Owners wake up to find that an adjacent street is drawing better class tenants. Sometimes, as in New York, business of some kinds moves up town and leaves rows of empty lofts.

The legislature of New York found that no few office buildings of life companies netted only 2 or 3 percent and in some cases as low as  $1\frac{1}{2}$  percent interest on the investment, which is lower than that as required by law. The New York companies were then forbidden to build for other than their own use. This law sometimes works real hardship, as where a fire destroys the building or future growth justifies the construction of more stories than at present required.

The small company should be content with one building for its own use. "Safety first" applies here. To buy or build a skyscraper merely as an advertisement is to invite disaster.

---

A politician is a man who can't make as good a living in any other way.

---

This nameless country has 110,000,000 population—mostly fools.



## D E C E M B E R

## THE COAST REVIEW

## INSURANCE AND INVESTMENTS

*Entered at San Francisco Post Office in September, 1871, as second-class mail*

SUBSCRIPTION \$3 A YEAR; MONTHLY SUMMARY SUPPLEMENTS 60 CENTS A YEAR

Sample Copies Free to any part of U. S., except San Francisco

NO FREE ADVERTISING

Since the government "requested" newspapers to cut down their exchange lists in order to save paper our editor's health has greatly improved and his desk is almost cleared up.

Business cannot do without insurance. It cannot afford to gamble.

Good men denounce gambling; and then go without insurance. They are themselves gamblers.

All men whose life, limb, health and home have value but who carry no insurance are risking that large value against a small annual premium.

What next? Whether 'tis better to merge or not to merge? Whether when two join, three may not also join; and if three, why not five? And if twenty-five companies write about all the business, why may not the state merge all, and dispense with agents and brokers?

An angry (not an indignant) person is temporarily insane.

## Bad Precedents by Presidents

It is asserted that half the presidents of this country died and left no estate for their families.

This may be a good record, however, proving that they were honest presidents.

But the fact is evidence of our national improvidence. We are too apt to believe that times—our times—will always be good.

But what was the matter with the life insurance sellers in Washington?

Will our giant life companies consolidate?

Defending a Syndicalist chief the counsel said it is about impossible for man or woman to make a living in the city where the largest wages are paid, and for this reason young women go astray. Therefore my client is innocent. Whereupon the women jurors burst into tears.

"Always judge a fellow by the little things. He will probably do the big things about the way he thinks you would like to have him do them," says Wm. M. Cressy, the actor, in "Come to Think of It," in Association Men. "But he will do the little things in his own natural way, and that is where you get his number."

It is too bad that an insurance journal to be useful has to be dry and to be witty has to be wet.

Fame is a vapor, popularity an accident; the only earthly certainty oblivion.—Mark Twain.

# INSURANCE IN THE HIGHEST COURTS

## RECENT RULINGS

### MISCELLANEOUS INSURERS IN COURT

NEW YORK

*Zivitz et al. v. Maryland Casualty Co.* 178  
N. Y. Supp. 211.

#### **Changing Condition Not Specified in Policy of Burg- lary Insurance**

Where the schedule made a part of a burglary insurance policy details in question and answer form the representations of assured as to conditions affecting the risk, a provision that changes of condition of the property shall invalidate the policy must be deemed to refer to conditions set forth in the schedule, and where, in the schedule, no representations were made as to iron shutters, the removal of such shutters by insured's landlord and replacing with wire glass was not a change of material conditions.

From a judgment of the city court, entered on a directed verdict for plaintiffs, and from an order denying a motion for a new trial, defendant appeals. Affirmed.

Per Curiam. As a defense to this action to recover upon a policy of burglary insurance, the defendant pleaded change of "conditions and circumstances" of the risk without the consent of the insurer and in violation of the terms of the policy.

The proof tended to establish that on the night of January 3 or early morning of January 4, 1918, plaintiffs' loft was entered by burglars, who removed a large quantity of clothing therefrom; that the entry was made by making a hole in one of the wire

glass windows of plaintiffs' premises and opening the latch on the inside; and it was conceded that at the time the policy was issued there were sheet iron shutters on the windows, but that these shutters had been removed by plaintiffs' landlord in May, 1917, by order of the fire department, apparently without the knowledge or consent of the defendant, and wire glass windows substituted therefor.

At the close of the entire case the defendant moved for the dismissal of the complaint, and plaintiffs asked for the direction of a verdict in their favor; the latter claiming that, as the iron shutters were taken away without the plaintiffs' consent, their rights under the policy were unimpaired. The court, adopting plaintiffs' view of the case, directed a verdict for the plaintiffs. Thereupon the defendant asked leave to go to the jury on all the issues, and on the issue that the policy was void if the circumstances and conditions of the risk were changed without the consent of the defendant, and to the denial of this motion an exception was duly taken.

Respondents urge, but do not present any authority in support thereof, that to avoid a burglary policy under the clause in question the change in the conditions and circumstances of the risk must have been brought about by the assured. Clause 6 of the policy provides that, if a change occurs, whether caused by plaintiffs or not, the policy shall be void. It appears, however, that the schedule prepared by defendant and made part of the policy sets forth in detailed question and answer form the representations of the assured as to conditions affecting the risk, and the provision that the policy shall be void if the conditions are changed must be deemed to refer to conditions of risk as set forth in the schedule forming part of the policy, not conditions of which the policy takes no cognizance. In said schedule no representations are made, and no inquiry made as to iron

shutters. No change of material conditions under the terms of the policy having been shown, the defense failed, and judgment was properly directed for plaintiffs.

Judgment affirmed with costs.

---

#### **Estoppel**

Where casualty insurer, with full knowledge that employee of assured claimed damages as result of kick of a horse known to be vicious by assured, assumed entire control of defense, depriving assured of control, and virtually forbidding assured from making settlement, it is estopped from claiming that it was not liable under the policy, which provided that it should not be liable for injuries caused by horses known by assured to be vicious. —Joseph Gordon, Inc., v. Massachusetts Bonding & Ins. Co., 174 N. Y. S. 844.

---

#### **Notes for Premium**

Insurer on learning of its agent's unauthorized act in delivering policies and taking applicant's notes payable to applicant and indorsed in blank and in assigning them to a third party, might repudiate the agent's act and demand a return of policies; or it might ratify agent's act and demand the notes.

Insurer, on learning of its agent's unauthorized act in delivering policies and taking applicant's notes payable to applicant and indorsed in blank and in assigning them to a third party, might charge agent with its share of premiums, in which event notes would belong to agent. 174 N. W. 413.

---

Gen. Allenby found and conquered Al. Neby in Palestine.

## **LIFE INSURERS IN COURT**

### **An Alcoholic—Not Fraudulent**

The acts of insured, who was an alcoholic when he applied for insurance, not having been fraudulent, and the insurer's agent having had knowledge of the facts that otherwise would have avoided the policy, the misrepresentations of insured, that he was not an alcoholic, had not been treated for illness, etc., did not avoid it.

In an action on a life policy, defended on the ground that insured was an alcoholic, evidence as to his drunken condition when he was solicited to apply for the insurance, with the fact that the agent filled out the application and the check for the payment of premium, held to justify finding insured's conduct was not fraudulent.

### **Knowledge of Agent and Company**

In an action defended on the ground that the insured was an alcoholic when he applied for the insurance, evidence held to justify the jury in finding that insurer, through its agent and medical examiner, had knowledge of insured's condition. —Metropolitan Life Ins. Co. v. Wathen, 124 N. E. 403.

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### **Agent's Contract**

A contract between a life insurance company and its agent, consisting in part of writing and in part of oral agreements, the writing containing provisions that, upon resignation, dismissal, death, or other termination of the agency during the year, the salary or commission which the agent had received should be in full of all his



claims and demands upon the company, construed as meaning what agent had received up to such time, and that he forfeited anything that might afterward accrue on business done subsequent to his retirement, and also to contemplate a full adjustment and settlement of accounts on termination of agency.—215 S. W. 131.

## FIRE INSURERS IN COURT

### **May Sue in Reciprocal's Name**

Action on fire policy issued by a voluntary unincorporated association of manufacturers, organized under Acts 1915, p. 610, for purpose of exchanging reciprocal or interinsurance contracts, could be brought against the association in its association name, and was not required to be brought against the individual members, in view of sections 1, 2, 3, 5, and 6, and section 4, providing for service upon insurance commissioners in action on the association's policies.

Fire policy issued by voluntary unincorporated association of manufacturers organized for purpose of exchanging reciprocal or interinsurance contracts, providing that judgment in action against any of the members should be conclusive as to liability of the other members on policy, held not to preclude policyholder from suing association in its association name; the object of such provision being to provide policyholder with method of enforcing proportionate liability in the event that the reserve fund on deposit is not sufficient to pay loss.—*Lewelling v. Manufacturing Wood Workers' Underwriters*, 215 S. W. 258.

### **Representations of Agent Not Binding**

Representations of a fire insurer's agent, made before or on issuance or transfer of policy, that notice of the time of payment of premiums will be given insured in time, and that he need give himself no uneasiness, are not binding on the company, and cannot create an estoppel; all previous verbal arrangements being merged.

### **Forfeiture for Non-Payment of Premium**

The right of insurer to enforce forfeiture of the policy for nonpayment of a premium or a premium note is not waived by mere silence or inaction by the insurer.

### **Silence not a Waiver**

Where insurer, by policy providing it would not be binding if the premium or any installment was not paid at maturity, on failure of the transferee of the policy to pay the premium note, merely remained silent and inactive, it did not waive the forfeiture provision.

### **Indulgence not a Waiver**

Mere indulgence in the payment of premiums allowed by insurer does not constitute a waiver of the policy provision for forfeiture in the event of failure to pay a premium note; to bring about such result, the course of dealing must amount to a custom.—*Cheatham v. Home Ins. Co. of New York*, 215 S. W. 281.

### **If Hazard be Increased**

The building of a fire within silo in center of concrete floor did not invalidate fire policy covering the silo under provision making policy void "if the

hazard be increasing by any means within the knowledge of insured," the provision having no reference to mere temporary acts of negligence or ordinary acts of ownership.

Mere faults or negligence of insured, unaffected by any fraud or design, do not constitute a defense to an action on a fire policy, but this rule will not excuse extreme reckless and inexcusable negligence on part of insured, the consequences of which must have been palpably obvious to him at the time, and which he will be presumed to have intended.

Question of whether insured, in building fire within silo in center of concrete floor, was guilty of such gross negligence or recklessness that the consequences must have been perfectly obvious to him, held under evidence for jury.—*Nash v. American Ins. Co.*, 174 N. W. 378.

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#### **Vacancy Clause—Waiver by Agent**

A vacancy clause in a fire policy could be waived by the words or conduct of the insurer's agent, authorized to solicit insurance, take application, deliver the policy, and collect premiums, though not authorized to issue the policy.

A vacancy clause could be waived by the words or conduct of the insurer's agents, and such a waiver was effected where the agent who solicited insurance stated a vacancy permit was unnecessary to avoid breach of vacancy clause, but that it would be sufficient to leave some furniture.

Under Civ. Code Prac. as to the burden of proof, in action on policy,

where insurer denied liability because building was vacant when burned, but plaintiff, assignee of the benefits of the policy, avoided the answer by pleading waiver by the insurer's agent of the vacancy clause of the policy, the court properly allowed plaintiff to assume the burden of proof.—*North River Ins. Co. v. Rawls*, 214 S. W. 925.

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#### **Surety Ruling**

In action by county against foreign surety company guaranteeing by its bond performance of a road building contract, the mere return on summons "executed personally by delivering to E. M., agent of and for" defendant, etc., was insufficient showing of service of process to support decree pro confesso, in view of Code 1906, § 937 (*Hemingway's Code*, § 4115), making section 920 (section 4094), as to service upon foreign corporations in general, inapplicable where the subject-matter is elsewhere prescribed, section 2562 (section 5027), defining insurance companies, and section 2606, cl. 4 (section 5069), as to agent of foreign insurance company for service of process; there being nothing to show that service was had upon any person appointed and designated as such agent nor that any such person was appointed by defendant.—*National Surety Co. v. Board of Sup'rs of Holmes County*, 83 So. 8.

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#### **\$18,500 Award to Consumptive Not Excessive**

Verdict for \$18,500, awarded to employe of telegraph company against lessor of premises for breach of its covenant to keep them properly heated to a certain degree, in consequence of which the employe, 27 years of age and earning \$40 per month, suffered from tuberculosis, entailing continual expenditures, etc., was not excessive.—*Hansman v. Western Union Telegraph Co.*, 174 N. W. 434.

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Schoolteachers are natural born dictators.

## LIABILITY OR COMPENSATION IN COURT

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An employe, who has arrived at his employer's premises and is thereon for purpose of immediately commencing his actual work, is performing "service" incidental to his employment, within Workmen's Compensation Act, relative to right of compensation for his injury then occurring.—*Judson Mfg. Co. v. Industrial Accident Commission*, 184 P. 1.

### NO AGREEMENT TO REPAIR

The lessor of a dwelling house was not liable for injuries to the wife of the tenant when a porch railing gave way, throwing her to the ground, in the absence of agreement on his part to repair.—*Fields v. Ogburn*, 100 S. E. 583.

### WIFE NOT LIVING WITH HUSBAND

A wife who is not living with her husband, but who is receiving from him money paid pursuant to a decree awarding her separate maintenance, is within Workmen's Compensation Act, §14, declaring that a wife shall be conclusively presumed dependent for support upon a husband with whom she was living or for whose support such husband was legally liable, and an award in her favor for his death cannot be defeated on the ground that the legal liability in the act meant the common-law liability defined by Civ. Code, secs. 174, 175, for the decree merely reduced to a definite form the common-law liability of the husband to support her.—*Continental Casualty Co. v. Pillsbury*, 184 P. 658.

### CHOSE THE DANGEROUS WAY

Where a servant having a choice of two ways of putting a belt on a fast revolving pulley, one a dangerous way and the other a safe way known to him, chose the dangerous way, he cannot recover for injuries, though his conduct in selecting that way did not amount to actual rashness.—100 S. E. 659.

### NOT LIABLE THOUGH DID NOT SOUND HORN

The owner of an automobile, proceeding along the street in the same direction as a fleet of coal trucks, which, after passing one of such trucks, struck plaintiff, who had attempted to cross the street before the truck in disregard of the automobile, which was in plain view, was not guilty of any negligence rendering it liable, though it did not sound horn.—*Gobes v. Cutting Larsen Co.*, 178 N. Y. S. 338.

### CONTRIBUTORY NEGLIGENCE

Where a workman, who used a ladde properly fitted with spikes on one side to prevent it from slipping when placed with that side underneath, left it in the evening properly placed, and used it the next morning without inspection, and was injured when it slipped, it having been misplaced during the night, he was guilty of contributory negligence.—*Finan v. E. T. Mason Co.*—107 A. 692.

### EMPLOYER NOT LIABLE

Though an employer, within the terms of the Workmen's Compensation Act, does not avail himself of its benefits, he is not liable for injury to an employee in the course of his employment, in the absence of negligence which is the proximate cause of the injury.—*Wilkin v. H. Koppers Co.*, 100 S. E. 300.

### POSITIVE PROOF

In an association's by-law limiting its liability on death claims to cases of a positive proof of death, the words "positive proof" mean proof as positive as circumstances reasonably afford, and positive enough to satisfy judgment of reasonable men, and production of body of deceased is not indispensable.—174 N. W. 422.

### Fund Dividend

The California state accident fund will send on January 2 to policyholders of 1916—three years ago—a second dividend of 15 percent.



## MISCELLANEOUS

### Notice—Liability—Trivial Injury

Provision requiring written notice of injury within 30 days is of the essence of the contract, and must be construed to give effect to intention and language of the parties. Qualified, however, that if at time of accident, and in the 30 days, no reasonable ground existed for belief that injury was more than trivial and justifying a claim. When after stipulated time the injury was found serious, and notice was given, the question whether such notice was given within the stipulated time was not a matter of law but for the determination of a jury.—124 N. E. Reporter 223. Similar rulings in 120 Md. 371, 87 At. 763, 126 Pa. 317, 102 Neb. 349, 124 N. E. 225.

### Baltimore Underwriter Special

The December 5 edition of the Baltimore Underwriter is a fine affair, a setting forth of the evidence that "Baltimore is a great insurance center." The special contributors have helped to make this illustrated number illustrious. Poe writes for it.

### Foreign

L'Argus announces with regret that its excellent confrere anglais The Insurance News ceases publication on January 1, paper and printing costs being enormous.

C'était un journal sérieux et bien documenté.

The Policyholder prints names of new British companies organized since January 1, 1912.

They total 84, with \$20,000,000 paid up capital, and 60 write marine risks. Forty-seven write marine only.

Some time ago we received from a large city a request for mutual circulars. Suspecting that it was from an agent of a mutual we gathered up some of the most outofdate mutual slips and mailed them to the requestor. The expected happened. Back came a fierce denunciation—from a mutual agent.

### Company's Christmas Greetings

The Officers and Directors of the Fireman's Fund Insurance Company trust that this eventful year has brought to you a full measure of the success that your support and assistance has won for us and earnestly hope that the coming year will be for you and yours a Happy and Bountiful one.

[The above is on a card, in raised letters.]

### Astronomy

The planets in line on December 17 didn't do a thing to Mother Earth. They have no pull.

According to Hearst Sunday front page cartoon editorial, the crescent of the moon is caused by the shadow of the earth. Now we know what causes the crescent of Venus.

Dr. Einstein tells us that the eclipse expedition proved that attraction bends star rays as they pass other stars and their planets; therefore the star you see may be behind you. The only objection to this "relativity" stuff is that there is no proof that star rays are bent by gravity.

### Legal

#### TRYING TO USE THE ELEVATOR

To entitle an employe to compensation for injuries, he need not have reached the place of employment and actually begun to render service, but it is sufficient if he has come to the employer's premises and is seeking entrance by a means of access provided by the employer or reasonably used by the employe.—Starr Piano Co. v. Industrial Accident Commission, 184 P. 860.

#### CONTRIBUTORY NEGLIGENCE

Where a window washer, accustomed to the building, and having had opportunity for inspection, was precipitated to the ground and killed because the window sash to which he held pulled out, his widow cannot recover for his death on account of his contributory negligence.—Brandon v. Globe Inv. Co., 184 P. 325.

The North America will probably soon add a million to its capital and another to its surplus.

## GENERAL

### The Geo. H. Tyson General Agency

We are dealing with large figures, for the Coast fire premiums are \$1,896,000, a gain of about \$190,000. In the past two years the loss ratio has been only 29 plus percent. This general agency is noted for moderate loss ratios.

The Tyson general agency began with the German-American, and quickly became one of the leaders on this Coast.

The companies represented are now:

The Great American of New York, the Phoenix of Hartford, the American Alliance of New York, the Equitable F. & M. of Providence. There are also two "Underwriters," the Protector and the Equitable Insurance Alliance.

The combined assets are over \$52,000,000, of which \$28,000,000 is surplus to policyholders.

The oldest company in this very successful general agency is the Phoenix, organized in 1854. It is a \$20,000,000, with more than half its assets surplus to policyholders.

Next is the Equitable F. & M., organized 1859, with a million surplus to policyholders, besides the backing of the Phoenix.

The Great American was organized in 1872. It has some \$31,000,000 assets, of which one-half is surplus to policyholders. Both the Great American and the Phoenix rank among the leaders in assets, surplus and premiums.

### Cheats Compensation Insurers

John Westerfeld is under arrest in Tacoma, charged with fraudulently collecting compensation for a sightless eye. In California he collected claims for the loss of the same eye, under the name of John Kooyman; and also a claim for the same eye from the Nevada industrial accident commission. It was a good eye after all, for he collected \$1,400 in California, \$1,400 in Nevada, \$105 in Washington, and when arrested he was trying to make another collection from the Washington state industrial accident commission, a final \$900 payment. It was this swindler's plan to rub irritating

drugs in the sightless eye and freshen up the "wound" resulting from the "accident." East-of-Rocky-land not yet heard from.

### Countersignatures in New Mexico

Section 2820 of the Code of 1915 specifically prohibits the making, writing, placing or causing to be made, written or placed in this state of any insurance policy or contract of any kind to provide against any contingency which may be insured or guaranteed against unless the same shall be made, written or placed through a regularly appointed and authorized agent, a resident of this state.

It has come to the attention of this department that companies have been writing business covering in this state through their agents outside of the state and then sending same to some resident agent for countersignature.

It has been repeatedly held by the attorney general of this state that countersignature is not a compliance with this law as contracts must be executed and placed through the books of a company's agent who is a resident of this state.

Any company found violating this law will be subject to the penalty prescribed.

REMLIO MIRABAL,  
Superintendent of Insurance.

### 13th Convention of Association of Life Insurance Presidents

On December 4 and 5 this sensible, conservative association met in New York and listened to very excellent addresses by six presidents, one U. S. senator, one Canadian minister, two vice presidents, and others. Owing to printing difficulties we can give little if any quotations.

Died.—Charles Albert Jenney, one of the editors of the Weekly Underwriter of New York, and a leader in insurance knowledge and service, is dead, age 78. Mr. Jenney was a noted statistician

Down in Tennessee the Bankers Life has an agent named Fite. I bet he is no quitter.

### WHOLE NATIONS INSANE

#### *Persistent Propaganda Persuades People Who Are Emotional and Untrained*

Great physicists say that many persons are so ill balanced mentally, so emotional and visionary, that they are on the border of insanity and are sometimes temporarily actually but mildly insane without that fact being suspected by themselves or their associates. Is it not possible that a nation, or a large part, may be mildly insane in a time of great stress like the present? And if a single nation be influenced and controlled by a spirit of excitability akin to insanity, why not several nations?

These be parlous times. Bolshevism and I. W. W.-ism and Syndicalism are the insanities and inanities of small but active social groups, which are infecting the wage people of this country and of Great Britain, and also the "delicate" people who welcome and adopt any "new thought" or otherwise visionary thing. Such subversive views and purposes, all phases of modern socialism, lead to violence, confiscation, and the break-down of all restraints, and end in anarchy, wholesale murder and general starvation. Insofar as any nation sympathizes with or softly tolerates single-tax-ism, socialism, syndicalism, bolshevism, Plumb-ism, socialization of industries and any form of confiscation of property or of mob lawlessness it is mentally and morally soft and flabby and unsound.

National and multi-national crazes have occurred in the past. Some were tragical others were comical. We in this country have had queer political crazes. Holland once had a craze for tulips, which exhausted the fortunes of thousands. The South Sea Bubble craze will be recalled. The Crusades hypnotized all Europe, and millions of deluded men, women and children marched away to death from starvation and plagues and massacres. The Inquisition was rooted in insanity. War for conquest only is national insanity. Bolshevism is the insanity of the lowest and most brutal elements of Russia, the armed proletariat, who war against civilization and progress for the mere love of murder, idleness and spoils. In all countries there are many shallow minds, on the border line of insanity, who are easily stirred to riot, robbery, arson and murder. Russia appears to have more than its rightful share.

The genius of a nation may be measured by the literature it produces.



***FIRE WASTE IS A TAX***

What is a tax? It is an expense; something that must be paid for protection. Whether we have property or not, we all pay taxes. The builder, the house-owner, the manufacturer, the merchant, the publisher, etc., add taxes to prices.

The costs of war and of strikes—which are a sort of war—are included in the costs of clothing, food, shelter and amusements.

The fire waste is a tax which is added to the cost of things. The insurance premium is a charge which appears in your grocery, clothing and provisions bill.

This is equally true of men waste in our industries, and of casualties of travel, and of the perils of the sea.

All waste of property and life and productive ability, all destruction and idleness, is a tax which everybody must help to pay. Nobody can escape the tax.

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***Copyright Should Be Permanent Property***

If a man builds a machine or a mansion he has property rights which continue for him or his heirs or assigns as long as the property exists.

But if a man builds a great book, out of his brain, and with it he delights and ennobles the lives of millions, all rights to the publication and sale of this product of his brain and pen cease after a few years. His builded book then becomes any publisher's property and his children may go starve. The government declines any longer to give him or his heirs or assigns or beneficiaries any property right in his great book.

The government, however, will defend the rights of the owner of a house or machine for all time.

Is there not rank injustice here? Why should not the owner of the Dickens book estate retain the ownership as long as he pays copyright fees in any country? and some agreed form of taxes corresponding to the value of the governmental protection?

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Every 100 percent American growls at his clique-appointed public servants, finds fault with them, criticises the townal, stateal and national governments, and denounces imaginary and is blissfully ignorant of real trusts. But also he praises good public servants and good government.

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Falsehood is the art of cowards.—Mazzini.

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## RIOTING

Million-dollar riot policies are now common.

The Waterfront Employers Union, announce to the citizens of San Francisco:

"During the progress of the long-shoremen's strike on the waterfront of our port every weapon known to crime and anarchy has been utilized against the independent workmen who are moving the commerce of this port as employes of the Waterfront Employers Union. The wanton slaying on October 2 of Nelson S. Dunning—a man who wore the uniform in the allied cause in France—a slaying that left a widow and four children destitute, has been far exceeded in horror by an attempted crime, that, had it been accomplished, would have exceeded even the terrible outrage in our city on Preparedness Day or the dynamiting of the Los Angeles Times."

Longshoremen on strike at San Francisco continue rioting along the waterfront, attacking and robbing non-union men.

A union striker placed a boxed bomb in the office of the Waterfront Employers Association, San Francisco. He chatted with some of the 100 or more men and went away, leaving the bomb package wrapped in a newspaper on a chair. The ticking of a clock inside aroused suspicion. Experts came and opened the package and found a bomb, ready to be discharged by the clock. The machine was like that which killed many persons on Preparedness Day. If exploded it might have razed the building and killed or maimed every person within or near the building. The bomb was filled with nails, broken granite and sharp fragments of steel.

San Francisco.—Striking shipworkers are selling their autos and diamonds and furs to buy grub and pay rent. Striking longshoremen stand opposite the wharves and rob the non-union men as they emerge with their wages. Aint this a free country!

An incendiary bomb started a fire aboard steamer Terrier, at pier 41, San Francisco. Fortunately the fire did not reach the cargo of nitrates, an explosion of which would have blown the ship and the workmen to atoms.

The coal had been put aboard three or four hours previously. Burned powder-fuse was found beneath the burning coal. It was found hanging from a hatch slightly open. There was a strong odor of kerosene.

This is the second incendiary fire on San Francisco bay aboard ship carrying nitrate. Both attempts were no doubt made by the striking stevedores, "honest gentlemen all."

From the news from Rome I judge that the returned-from-America - Italians have found work at the old home. Rioters have cut wires, put out lights, stopped traffic and communications, raided and burned shops, released prisoners and burned jails. Five hundred strikers started the trouble and were joined by "sympathizers." Riot and civil commotion insurance business ought to be good in Italy.

Three striking shipbuilders at San Francisco attacked a fellow-union man who had returned to work and brutally beat him in front of his house in the presence of his four children. The assailants, cowardly sneaks, slipped up from behind and struck him down. Workmen are not allowed to carry firearms for protection.

### Stock Subscriber Must Act Quickly

One subscribing and giving a note for stock in a corporation must, if he desires to rescind the purchase on the ground of fraud act promptly, and a delay of two years was too great to permit rescission, especially in view of the fact that the corporation during the delay had become insolvent and its estate was in process of administration by a receiver.—*Lucero v. Colorado Life Ins. Co.*, 184 P. Rep. 379.

Fire underwriting in this country in 1919, it is believed will yield a very satisfactory underwriting profit.

### Death of Manager Benjamin J. Smith

The many friends of Ben Smith were grievously shocked by the news of his suicide in the morning of December 26, at his home in Oakland. He had recently been suffering from insomnia and profound melancholia, possibly the belated effects of an attack of influenza some months ago. A widow and two sons, the oldest 11, survive him.

The funeral was strictly private. The remains were cremated.

Mr. Smith began insurance work as a clerk in the San Francisco office of the Connecticut Fire Insurance Company, and remained with it until his death. In 1897 he was appointed manager for the Coast, and in 1913 the Coast agency of Westchester Fire Insurance Company was added. He built up a large and profitable business for his companies, amounting to some \$900,000 in 1919, with a low average loss ratio.

In recent years he had been a sufferer from increasing deafness and no doubt was in fear of total loss of hearing. For some time he had been greatly depressed, and had virtually given up health-keeping golf.

Mr. Smith was found dead in bed, with a bullet in his brain.

### Death of an old Board Employee

Frederic Bryant, for the past twenty-two years of the Board of Fire Underwriters of the Pacific, died from pneumonia on December 9, after a week's illness. He had been years ago, a local agent, then a special agent, for the Commercial Ins. Co. of San Francisco; and was at one time under sheriff of Alameda county. A widow and a daughter survive him. The deceased, in excellent health until his last illness, was in his 78th year.

Mr. Bryant's fellow workers in the Board of Fire Underwriters, and all who came in contact with him, were impressed with his kindly manner, his unflinching courtesy, and his extensive and ready knowledge of all the details of the Board business. He had not one enemy and he had a host of friends.

He was a loveable, kindly soul, a credit to his work, and was one who will long be remembered with sentiments of esteem.

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### Will Double Its Capital

The Fidelity & Casualty Company of New York, will double its capital, making it \$2,000,000.

### New Merger—Great Loss of Surplus

Chicago Bonding and American Bonding & Casualty will merge soon, the latter Iowa company absorbing the former.

A Best report says that the Chicago company has been very unsuccessful and has used up practically all of a surplus of nearly \$300,000, and also its entire income from investments.

The Prudential Casualty and Chicago Bonding & Surety were absorbed by this company.

It has never paid its stockholders a cent of dividends.

Underwriting losses have exceeded half a million.

### Items

\$60,000,000 Terminals. — We hear that Berkeley, Cal., is to have the big railway terminals, costing sixty million and abutting on deep water. Transcontinental passenger and freight traffic to center there.

Parcels post insurance by government lost \$400,000 in one year.

The Automobile Ins. Co. will on January 20 pay its employees one-half month's additional compensation. During 1920 additional compensation will be paid monthly, aggregating 12 percent of the annual compensation, divided in equal monthly payments, and in no individual case to exceed \$600.

More Power to Your Elbow.—The president of the new American Bonding & C. of Iowa is Gus Elbow; the vice president is A. J. Sabath.

London.—E. B. Hiles, fire manager of the Royal Exchange since 1902, has resigned.



### Changes

**FIELD NOTES.**—For the Vulcan Fire, C. S. Smith succeeds Fred E. Kroeger, at San Francisco.

For the North British office, Oscar Uninack succeeds D. P. Freeze at Helena; E. J. Young is added at Seattle; and C. F. Milliman is not now with the office.

**Salt Lake.**—C. L. Larson, formerly with the Board of Fire Underwriters, is a new Fireman's Fund appointment as special agent.

The Fireman's Fund has appointed George E. Erlin automobile adjuster and inspector at the home office.

W. A. Frazier is now with James H. de Veuve, Seattle.

Hartford office now has

In its improved risk department: L. H. Earle, superintendent; H. C. Cregg, surveyor; S. W. Kephart, engineer.

In its livestock department: Roland C. Drake, manager; Leland M. Bell, special agent.

In its automobile department: W. V. Hollenberg, manager; E. Knickerbocker, special agent.

W. W. Grove has been given Fresno as headquarters.

At Spokane John A. Todd has been added as special agent of the livestock department.

H. J. Vallentyne now has Walla Walla as his headquarters.

The superintendents of agencies, at San Francisco, are Geo. E. Devine, Harry L. Cope and C. L. Greenwalt.

Charles A. Stuart, for years past in the army artillery, and formerly engaged in fire underwriting in San Francisco, has opened an office as adjuster, in the Merchants Exchange building, and is quite busy.

### Life

During a recent week the Mutual Life paid \$6,183,541 in claims

Leading agency of West Coast Life, in volume and paid for, is J. Northcott Co. Inc. of Manila. The leading producer in volume is G. H. Albers of Texas.

### Hurt by Fall

R. L. Medcraft, assistant manager of the Pacific department of the Commercial Union Assurance, was the victim of an accidental fall in the Merchants Exchange building. Somewhat patched up, by the surgeon-doctor, he is again at his desk.

### New Fire Patrol Building

We present our readers with a good picture of the new (No. 2) station-house of the Fire Underwriters Patrol of San Francisco. It houses a combination of companies No. 2 and No. 3, and therefore effects a saving.

There are no cartracks on the street nor on the adjacent streets, and the way to Market street is paved with asphalt. Access to business sections along Fillmore, Haight, Hayes, Larkin, Polk and Market streets is easy.

The building is on a corner and has a large drying-lot in the rear. The construction was under the direction of Adam Wilkie, the well known builder and appraiser. Light and ventilation are perfect, and the health and comfort of the patrolmen have been considered in the furnishings and arrangements.

### Increased Coast Loss Ratio

Fire losses on this Coast have been unusually heavy in the last three months of the year.

A number of offices report losses in excess of 40 percent of the premiums.

**Marine.**—There are now more positive rumors that the Sun of London will acquire the Sea, which has \$2,500,000 capital.

**Life.**—In the contest, San Francisco agency won over Los Angeles, in Bankers' November contest, \$412,000 against \$354,000.

The home office agency of the West Coast Life has written about a million this year.

**Casualty.**—In Denver C. L. Drake and G. H. Craft are organizing the Home Casualty, with \$100,000 cap.

**REAL ESTATE**

California now requires a license from real estate agents.

**Unrecorded Deeds**

Knowledge of a bookkeeper of a partnership, taking a mortgage on property, of the existence of unrecorded deeds, is binding on the partnership.—*Oliver v. McWhirter*, 100 S. E. 533.

**Realty Broker**

A broker is entitled to his commission, where he produces a customer ready, willing, and able to buy the property upon principal's terms, but who refuses to consummate transaction because of a defect in principal's title.—*R. J. & B. F. Camp Lumber Co. v. Tedder*, 82 So. 865.

**Not Against Fourteenth Amendment**

An ordinance prohibiting the installation and operation of a steam laundry, tannery, garage, etc., within 150 feet of a church, is of a regulatory nature and reasonable and not a violation of the Fourteenth Amendment.—*Walcher v. First Presbyterian Church of Norman, Okl.*, 184 P. 106.

**Adverse Possession of Land**

Adverse possession for the requisite period vests title in the possessor of a tract of land by operation of law.

In suit to quiet title, amended complaint held to have alleged ownership or title by adverse possession and to support decree for plaintiff.

In suit to quiet title, a survey having disclosed that a fence dividing the lands of the respective parties was located north of what would be the dividing line in strict conformity with the description in their deeds, evidence held to show that plaintiff owned up to the fence in fee simple by force of adverse possession.—*Krueger v. Brooks*, 184 P. 285. (Or.)

**MISCELLANEOUS**

The New York State Fund (compensation) scandal continues to smell like a San Francisco never-flushed sewer.

The American Fuel of Salt Lake procured "cheap" insurance from the Guardian Casualty. Its injured employee T. Lappas drew weekly indemnities from the now defunct company for a brief while. The fuel company is now ordered by the state industrial accident commission to pay all back dues to L. and \$12 a week until he is recovered. Having insured in a state authorized company which cut rates, the employer now laments that it should not be required to pay.

**Not Liable if Insured Could Sit on Porch**

A health policy which limited full indemnity to the period during which insured should be necessarily and continuously confined within the house, and therein regularly visited by a physician, did not render the insurer liable to pay full indemnity for a time when insured, though merely convalescent and unable to go out for his ordinary affairs, nevertheless was able to sit on the porch and make visits to his doctor.—*Reeves v. Midland Casualty Co.*, 174 N. W. 475.

Union coal miners are believed to have tampered with a switch. Two cars of a train carrying soldiers and volunteer coal diggers, passed all right but eight other cars were derailed.

Chico, Cal. — Charged with embezzling Metropolitan Life funds to amount of \$286, W. B. Broyles, agent, is under arrest.

Don't deposit all your eggs in one basket, which may upset; nor all your money in one bank, which may be controlled by speculators and therefore break on a declining market.

## LIFE

**Questions and Answers About Government Insurance for Soldiers, Sailors and Marines**

(Continued from November)

*(c) Thirty-year Endowment Policy*

On a thirty-year endowment policy the premium is payable only during thirty years. At the end of the thirty years, if the insured is still living, the amount for which he is insured will be paid to him in one sum. If the insured dies or becomes totally permanently disabled before the end of the thirty years, the policy will become due and payable in installments.

*(f) Endowment Policy Maturing at Age 62*

On an endowment policy maturing at age 62, the premium is payable only until the insured becomes 62 years of age. When the insured reaches 62 years of age, the amount for which he is insured will be payable to him in one sum. If, however, the insured dies or becomes totally permanently disabled before reaching the age of 62, the policy will become due and payable in installments.

Question 14. Will my converted policy contain all the usual provisions included in policies issued by private companies? If so, what are they?

Answer. Yes. After one year the new (converted) Government policies will have guaranteed cash and loan values, and also paid-up insurance and extended term insurance values. Policies issued by private insurance companies usually do not give these values until the insurance has been in force for three years. Furthermore, the values guaranteed by the Government give you your full money's worth without any "surrender charge." This is a distinct advantage to you.

The "cash value" of a converted Government policy is the amount the Government gives you if you choose to give up your insurance. The "loan value" means that you can borrow money on your policy up to 94% of the cash value.

"Paid-up insurance and extended term insurance values" mean that in the new policies, if you stop paying premiums after one year, the Government allows one of the following two options:

(a) To remain insured for a certain time without cost to you.

(b) To receive a policy for a smaller amount, which will be paid no matter when you die, but on which you will not have to pay any more premiums.

Question 15. Is any provision made for paying dividends on the converted policies?

Answer. Yes. The converted policies provide for the payment of dividends from the gains and savings as they may be determined and apportioned.

Question 16. Is the insurance subject to claims of creditors, is it taxable, and is it assessable?

Answer. No.

Question 17. If I do not pay my premiums on a converted policy when they fall due or within the days of grace, do I lose my insurance altogether?

Answer. No. The Bureau offers liberal provisions for stating your converted insurance after it has lapsed for the nonpayment of premiums. In order to learn the conditions on which you may make reinstatement of a converted policy, you should make application to the Bureau.

Question 18. Can I reinstate my term (wartime) insurance, if it has been dropped or cancelled, and will I have to pay the overdue premiums?

Answer. In a new decision (T. D. 47 W. R.) signed July 25, 1919, the secretary of the treasury ruled that discharged soldiers, sailors and marines who have dropped their insurance may reinstate it within eighteen months after discharge without paying the back premiums. All they will be asked to pay will be the premium on the amount of insurance to be reinstated for the month of grace in which they were covered and for the current month.



Thus for example, if a man dropped \$10,000 of insurance in January, 1919, and applies for reinstatement the first of August for \$5,000, all he will have to pay will be the premium for January (the month of grace) on \$5,000. Or if he applies for reinstatement of the full \$10,000, he will pay a total of two months' premiums on \$10,000, one for January and one for August. He will not have to pay premiums in either case for the intervening months.

The decision stipulates that the former service man applying for reinstatement be in as good health as at date of discharge.

Director R. G. Cholmeley-Jones of the Bureau of War Risk Insurance, following the signing of the decision made the following statement:

"The present decision is one of the most important to former service men that has been made in the history of the Bureau.

"Many service men have been deterred from availing themselves of the former and less liberal reinstatement privileges by reason of the relatively large amount of money represented by accumulated overdue premiums, and that it would seem that they were paying for something that they never actually had, which in fact was the case.

"Under the new decision a man is relieved of the burden of overdue premiums. He has an opportunity to rehabilitate himself financially after getting out of the army, navy or marine corps, and to reinstate his insurance any time within eighteen months following discharge without the burden of paying a large amount of money.

"The reason payment for the month of grace is required under the new decision is that the insured was protected by reason of his insurance continuing in force during that month, and that had he died during the period of grace his policy would have been paid.

"Should a lapse again occur, after the 18 months from date of discharge, reinstatement may be made, providing that at the time of application for reinstatement such insurance shall not have been lapsed for more than one year, in accordance with the conditions of the decision.

"Of course every man who has dropped his insurance should reinstate it immediately, for the reason that if he should die before reinstatement his dependents will not receive any payment.

"Therefore I urge that care be taken to make clear to every former service man who has dropped his insurance that the new ruling does not automatically reinstate him, and to impress upon him that he will be without insurance until he voluntarily applies for and secures reinstatement. He should immediately apply for reinstatement for his own protection and that of his dependents.

"Don't forget that men die or become disabled in peace as well as in war time, and that if a man waits he may not be in as good health as he was at the time of his discharge and consequently may not be able to secure reinstatement."

Question 19. Can I reinstate a part of my insurance only?

Answer. Yes.

Question 20. Is it worth while to continue the insurance and convert it if I have no relatives within the permitted class?

Answer. Yes. Even if you are without dependents your Government policy is just as valuable to you. It provides against your total permanent disability. You can convert to a Government endowment policy which will assure financial comfort in later years.

Question 21. To whom can I go in order to have a personal talk with some one about my war risk insurance?

Answer. To Home Service sections of the Red Cross. Also a large number of representatives of life insurance companies, and others, have volunteered their services to give you full information about your Government insurance. These volunteers are enrolled in the Bureau and most of them are wearing the Bureau's enrollment "W.R.I." pin. Do not hesitate to go to any of them for information and advice.

Question 22. In writing to the Bu-

reau about my insurance what information must I give?

Answer. All communications about insurance should be addressed to the Insurance Division, Bureau of War Risk Insurance, Washington, D. C., and should contain the following information:—

1. Your full name and address
2. Your rank at the time of applying for insurance
3. Your organization at the time of applying for insurance
4. Your Army serial number, if known
5. The number of your insurance certificate, if known.

#### Rebellious Woodmen

Woodmen of the World are kicking strikers paid only \$8 a day. They too are speaking through their delegates, who say they will fight the new rates unto the death. It is voted to raise \$100,000 to embarrass the order in the courts and enjoin the grand sovereigns of the big wood camp from enforcing the new rates.

The possible seceders and sure litigants are from eighteen states which include one (New Mexico) from the Far West.

The new organization is called the Protective League of Woodmen of the World and Woodmen Circle.

A long-tailed cat indeed.

The kickers say they will secede from the parent organization if they can't have their way.

History repeats itself. Other fraternal orders had far too low rates, tried to raise them, and lost membership in states with light mortality.

The disloyalty of the fortunate jurisdictions ended in the death of both old and new orders.

We recall, for one example, the

Order of Chosen Friends, from which the more selfish half seceded and became the Independent Order of Chosen Friends. Both orders died.

There is about as much fraternity in a fraternal insurance society as there is fun in a funeral.

#### Is Life Insurance Protection Really Increasing?

The amount of policies in force as reported to the New York state insurance department gained over \$800,000,000 in the year before the war, \$630,000,000 in 1914, \$700,000,000 in 1915, \$1,200,000,000 in 1916, \$1,640,000,000 in 1917, and \$1,740,000,000 in the influenza year 1918.

The effects of the influenza scare will doubtless be more apparent in 1919, when also the depreciation of money was more evident and the need of more life insurance was certain.

With the foregoing figures before him, we ask the reader to answer the question, Is life insurance protection in this country really increasing?

The purchasing power, the protection, of the \$800,000,000 gain in the year before the war was equal to that of \$1,600,000,000 now.

The amount in force at the end of 1913 was \$14,304,638,791, on a gold basis. It would buy that much of the necessities of life.

At the end of 1918 there was \$20,196,274,253 in force, but the protection was only \$10,048,137,127, for that is all of the necessities of life that double that amount would then or now purchase.

The protection, the purchasing amount in force, has declined \$4,000,000,000.

The country is now on a 50-cent dollar basis. Life insurance salesmen should write yearly twice as much as they wrote before the war—twice as much to give the same protection, twice as much to earn the same purchasing power commissions.

#### Getting Down to a Specie Payment Basis

In 1870 there were 71 life companies reporting to the New York state insurance department. In 1880 there were only 30. Company mortality was high in these years. The country was working painfully toward the resumption of specie payment.

In these ten years the amount of policies in force fell off one-fourth.

In the three years following demobilization the average yearly gain in amount in force was \$300,000,000, or about 30 percent.

The gain last year was only about 10 percent.

Will this country have a "getting down to specie payment basis"?

#### First Dividend in 13 Years

Lucky 13! Something comes to those who wait! Organized about thirteen years ago by promoters who sold stock chiefly to wise country bankers, the Western States has now declared its first dividend to stockholders, one of 30 cents on par value of \$10—3 percent dividend for the year. We hope that this nominal dividend is not to be the last; indeed, we are confident that the present management must continue to pay dividends or resign and follow its predecessor.

The stockholders of this company, who paid some 35 or 40 percent of their capital for organization expenses, take the world medal for patience. At 6 percent simple

annual interest on their investment they should receive about \$1,296,000 plus a return of organization expenses. They receive \$30,000.

#### Splitting

Some thrifty life agents in New York city are to be prosecuted for dividing commissions with the assured. It is said that some of the latter will be prosecuted too.

#### May Reinstate

Soldiers and sailors who discontinued their war insurance may reinstate within a year and a half after their discharge, without paying back premiums, if in good health.

There is floating about a wisp to this effect: Herman A. Binder of Sacramento, writer of a million a year, visited his father-in-law in Chicago, who expressed the opinion that his success was due to the number of his acquaintances in a small city. "Just as easy to write strangers," said Binder. He was given a list of fourteen strangers. In two days he insured every one of them for a total of \$300,000. Pretty good story! In six days, at that rate, he would need to write only \$100,000 on the seventh workday to write as much as in a whole year in Sacramento or all California. Why stay in the Valley? Binder, did you break anything in your fast driving in California? What is the expense ratio of your company?

Disappearance Case.—In August, 1909, Loys Darrell of San Francisco left home to go to Sacramento to enter horses at the state fair. He had \$1,000 with him. Nothing was ever again heard from him. Mrs. Darrell, wife, now sues the Mutual Benefit for the amount of her departed husband's insurance in that company. Defendant contests the claim on the ground that there is evidence that the insured may have disappeared purposely.

Any language originated or developed selectively by any people is an unveiling of their minds and character.



FIRE

Fireman's Fund Stockholders Vote to Increase the Capital to \$3,000,000

At the called meeting of stockholders of the Fireman's Fund Insurance Company of San Francisco, held on December 10, the recommendations of the board of directors were approved, and authorization to double the Capital and add \$750,000 to the surplus was formally given.

The stock of the company will hereafter consist of 30,000 shares of the par value of \$100. Each stockholder is entitled to subscribe to one share of the new stock. Payments are to be made in instalments of \$50, on or before January 31, February 28, and March 31, 1920.

The company is now a 20-millionaire with 6 million surplus.

Fireman's Fund new "stock rights" are quoted at 220 bid and 250 asked.

Farm and General Mutuals

The 24th annual convention of this class of companies was recently held in Des Moines, with 630 delegates from 26 states. They represented chiefly state, county and farm mutuals. Better mutual service and inspection and improvement of risks will be undertaken.

The National Association has been incorporated under the laws of Indiana. There is also a Federation of Mutual Fire Insurance Companies, which (50) are general writers.

By resolution these mutuals, in special meeting, declared that as rating bureaus are engaged in a public service their ratings should be available to

mutuals as well as to stock companies.

We read that in certain parts of the country rating bureaus refuse to furnish their rates to mutual companies because of their dividend or premium refunds to mutual policyholders.

The stock agents' special three resolutions at Louisville were read under the sub-title "Exterminate Competition." These resolutions in paraphrase were adopted under the sub-title "Exterminate Fire Waste."

Arizona Cities

Population and wealth and business of Arizona cities may be inferred from fire premiums collected in cities of more than 3,000 in 1918, as follows:

Phoenix . . . . .	\$233,796
Tucson . . . . .	100,166
Bisbee . . . . .	89,561
Douglas . . . . .	66,660
Globe . . . . .	64,624
Nogales . . . . .	57,157
Prescott . . . . .	53,950
Miami . . . . .	50,391
Yuma . . . . .	45,813
Jerome . . . . .	45,203
Flagstaff . . . . .	35,243
Clifton . . . . .	32,763
Morenci . . . . .	15,165
Winslow . . . . .	12,147
Hayden . . . . .	1,823

Arizona collects 2 percent tax on these premiums and pays half thereof to the governing bodies of these cities. Noteworthy gains in premiums were made, especially in Phoenix.

Every month on this continent more than 20,000 dwellings catch fire. Mexico's and Central America's share is nominal.

The Atlas National of South Dakota has "borrowed" the "Atlas" part and added another National.

## MISCELLANEOUS CHIPS

—A press dispatch says an auto-bus driver fainted while at the wheel, at a curve of the highway. The bus overturned, and two women passengers were seriously hurt.

—Petaluma, Cal., has insured all its city employes in the state industrial accident fund for an annual premium of \$992.26.

—California industrial accidents have recently increased in number and the business of the State Compensation Fund has doubled.

—A striking shipyard worker at Seattle turned I. W. W. and then turned burglar. A press story says he held up and tied up a Japanese employee, preached the doctrines of syndicalism to him until somebody rapped on the door in the morning.

—Seattle burglaries are unusually numerous.

—The U. S. branch of the Employers' Liability Assurance has acquired a building in Boston, which it will replace with a modern structure. The growing American business necessitates larger quarters.

—In our Legal Digest is an interesting burglary decision. Directed verdict for plaintiffs. Defendant Maryland Casualty appealed. Reaffirmed. Court ruled that "changes of condition" referred to in policy must be deemed to refer to conditions set forth in the schedule. By order of fire department, insured's landlord removed shutters and substituted wire-glass. Insurer refused to pay loss claim. Appeal court orders it to pay, plus costs, no inquiry or mention of shutters having been made.

—The Pacific Mutual reports gains in new accident business every month.

—Chicago.—Today there were 36 holdups, 28 automobile thefts, 3 pistol battles, several safe-blowings, and many arrests for breaking speed laws. Casualty insurance business is fairly good.

—Knock The Unexpected Silly, Willy, by insuring against accidents. The policy covers every personal accident hazard—except matrimony.

## LIFE CHIPS

—Secretary C. I. D. Moore, of the Pacific Mutual, in the company's News for December, gives a fine account of San Luis Obispo, Cal. The pictures are more than excellent. San Luis was the first place where curved tile roofs were made.

—It is said that 1918-19 influenza killed off so many weak people that there are few left, and the recurrence of the plague in 1919-20 will kill few people. Still it is well to insure.

—In all new policies of the Northwestern Mutual Life is a clause which denies any insurance if the policyholder dies within one year in consequence of flying. Only the small amount of the reserve will be paid. Yet it won't be long until everybody will fly. The company still insures people who die in consequence of automobile riding, which is the more dangerous pastime of the two.

—The International Life, boa constrictor or the like, of St. Louis, is being forced to give up the American Home Life of Texas.

—By request of the Government War Insurance Bureau we printed in our last issue and conclude in this questions and answers. This is done to enable agents to intelligently answer questions which may be asked. The government assumes that every honorable agent and company will help to persuade the soldiers, sailors and others to continue their insurance. It is a great education, and will influence many to take out similar protection in private companies. The government will lose money.

—Take the matter of death claims. How frequent in the old days to contest a claim. With what particularity the warranties were looked into. With what severity even the court enforced them. Now warranties are unknown. The greatest generosity is shown in the payment of claims, so that last year, out of some three hundred and seventy-three millions of death claims paid the contests amounted to sixty-four hundredths of one percent—an infinitesimal amount.—Haley Fiske.

## GENERAL

**Inheritance Taxes and the Right to Devise Property**

The genesis of inheritance taxes is the fact that the state needs money and an estate is too temptingly handy a resource to be neglected. The theory of this tax is that, when property passes from a dead hand to living ones, the state has a right, with regard to its own constant needs, to be present at the transaction and take toll as it passes. The theory is further that heirs receive that which they have not labored for and to which they have no title, except the accident of being related to the one who disposes of what he can neither hold nor carry with him to the other country.

This, however, is by way of prelude to mention of a very remarkable case involving inheritance taxes which seems to have gone almost unnoticed, by laymen at least. The law of North Dakota agrees with others in putting a heavier tax on bequests to those not closely allied by blood to the decedent than on those to others very closely allied, and an appellant went to the supreme court of that state to complain of this discrimination in his own case. He did not quarrel with the classifications, but did claim that it is unreasonable to deal more severely with nephews and nieces than with uncles and aunts, since the former are as near to the deceased as the latter; he also insisted that a cousin is farther "removed" than a nephew or niece. So he contended that certain provisions of the North Dakota Constitution and the Fourteenth Amendment of the Federal Constitution are infringed:

The title of the case was *Strauss v. State*, and the decision was handed down May 11, 1917 [162 Northwestern Reporter, 908]. The court affirmed the lower court in denying the action for recovery of the tax, and all which concerns us here is the extreme position taken by Judge Bruce, who said the tax is not strictly an inheritance tax, but only a permission by the state that heirs may take bequests less certain portions retained. Said he:

"In other words, it is a declaration that the state, instead of claiming all of the estate of a decedent, will only retain a certain portion thereof, and will allow the legatees to receive the remainder and according to the wishes of the testator, but less certain sums which itself reserves. It says: 'This property is ours, but we will allow you certain legatees to take a certain portion thereof and under certain conditions.' One thing, indeed, is certain, and that is that none of the heirs or legatees have any vested interest in the property of a deceased person, and that the state can do away with the right of inheritance or bequest altogether. [Here followed mention of sundry cases.] If it can do this, it can place any limitation which is not purely arbitrary on the right that it desires. The heirs are purely donees, and take by the bounty of the state.

What right have any of them to complain of that which is allotted to them, if only they receive the same share as others in the same class? Has not the lord of the vineyard the right to do with his own as he pleases, and even to give to one at the eleventh hour his full penny, while denying it,



or merely giving a similar amount, to one who has borne the burden and the heat of the day? It is a matter which is purely of legislative discretion. It is not one of personal right."

One dissenting judge pronounced this the antiquated law rule which came from the Norman Conquest, and not in accord with the first section of the state's Bill of Rights, which is substantially the same as in Jefferson's Declaration of 1776, and he said: "The inheritance tax shows on its face that it is a thief and a robber."

It would certainly be impossible to go farther in extreme doctrine than to declare judicially that heirs are mere donees and take only by the bounty of the state; that is, even if the right to acquire and dispose of property exists as a natural individual right it ceases at death. Everything then reverts to the state, which may fling some bits to relatives or others, and all should accept with quiet thanks whatever they get. On the contrary, says the dissentient:

"The state does not stand in the place of William the Conqueror. It is no lord paramount. It is merely a corporate entity, which we, the people, have devised and created for the purpose of protecting our natural rights. It has no kingly prerogatives. It does not exist by divine right. It is not the natural heir of any person, and it has no right to rob the citizen, who pays his just and proportionate share of the public burdens."

Before a social state, man got and held what he was enabled to get and hold by the power of his arm, the thickness of his skull, and the weight

of his club. A social state began because man dimly realized that might could not always constitute the sole right, and that association would confer more than it took away. It involved some concessions and surrenders, and to this hour man has not succeeded in evolving a scheme of government free from glaring defects and wrongs. The thing the civilized world is now banded to destroy pushes to the nth power the doctrine that the state is everything, the citizen nothing; that he has no right which it cannot take; that it owes him only what it chooses to give him, while he can claim nothing beyond protection under an accepted servitude. This exalts the state into a separate entity, and leaves the individual nothing. Is it not clear that the institution of human society, founded solely to define and preserve individual rights, is capable of destroying those rights, if pushed to the extreme of holding that the citizen gets his rights and status, not by the natural fact of being born, but only through a gracious giving by the state?

These are not mere academic questions. In a state of war we surrender some rights, for the sake of finally confirming them by the terrible agency of war; otherwise, for what are we fighting? Even the man who goes farthest in exalting the power of government over the person and the property of the citizen ought, it seems to us, to at least perceive that government is only an imperfect means to an end, not an end in itself; that, in the words of the dissentient in this remarkable case, "it is merely a corporate

entity which we, the people, have devised and created for the purpose of protecting our natural rights.'—The Commercial and Financial Chronicle.

#### **U. S. Postoffice Has No Funds for Payment of its Parcel Post Insurance Claims**

The public which uses the postoffice parcels post is invited to insure against possible losses by fire or theft or other cause. The premium charge for this government insurance policy is small. But it now appears to be too much.

Recently claims for such losses have gone unpaid, the government admitting that it has no insurance funds. What has become of the premium money? Has it been all spent to pay previous losses? Or has there been mismanagement or defalcation?

Claimants say the loss is doubly annoying, as the complaint of loss and nonpayment of claim is followed by the arrival of inspectors with lists of questions, at the homes of both sender and non-receiver of insured parcel.

The only moral we can now draw is this: government insurance is not as reliable as private insurance.

#### **The Unmasking Year**

Next year, 1920, will unmask Population Pretence in many cities and towns in these states. Uncle Sam will return to his census.

A 62-mile north gale blew through San Francisco and other parts of California on night of Nov. 27. Fortunately no fires were started in the big wooden apartment house district. In Fairfield, Solano county, the roof of

the Gassan store was blown into the street. A public hall was split in two. In southern California there was a light snowfall.

#### **Inheritance Tax Suit—Community Property**

A widow in San Francisco has brought suit to determine her rights to community property free from any inheritance tax.

The point is well taken. Under the law the wife shares equally in the community property. It is hers while the husband lives, and it is not less hers after he dies.

But the tax-eaters insist that the widow must pay an inheritance tax on what she does not inherit.

#### **Ancient Phrasing**

"The wings of man's life are plumed with the feathers of death."

An English evening paper published the following under the heading "What People Insure Against": A client asked an insurance company to quote a price for a protection policy in the case of a house he had leased for ten years. There were two matters he wanted to insure against: (1) Bad drainage; (2) The possibility that his wife might not like the neighborhood. In the second case a man wanted to insure against his brother's wife having twins. He explained that he was going to be the godfather. Since the war, I am told, many middle-class families are insuring against twins!

Success is counted sweetest by those who ne'er succeed.—Emily Dickinson.

**MARINE**

Concrete ship Milton (American) caught fire in Lisbon harbor, burned insides out, threatened to break loose and fire other ships, but was sunk by cannon fire after receiving 189 shells.

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U. S. Shipping Board steamer Cockaponset caught fire at pier 28, San Francisco, on Dec. 9. For three hours the blaze capered thru the ship. The cargo was nearly all aboard. Fruits, wines, brandies and rice in the main hold were destroyed by the flames or by the tons of water discharged into the hold.

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The Overseas Marine is described by the Policyholder as a war office, and there is now no war business. The reported surplus includes outstanding claims. The assets include "good will" \$25,000.

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San Francisco.—In fierce gale and rough water oil barge was sunk while in tow off Alcatraz island.

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The Northern Underwriting Agency will open up on this Coast, with H. C. Casidy in charge.

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San Francisco.—On ocean beach the engine and keel and other wreckage of the st. schr. Aberdeen recently washed up out of the depths. The schooner (refuse dumper) was wrecked near the beach nearly four years ago, after sailing out of the harbor in a gale.

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It is not expected that marine premiums in 1919 will equal the falling total of 1918. The war is over.

The government on selling ships will require good and uptodate policies of insurance to protect it from loss on unpaid part of the purchase price.

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**STRIKE**

A New York paper says the clerks in the Maritime Underwriting Agency went on strike.

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There was much damage to shipping in San Francisco bay during the 62-mile norther. Barges, launches, one schooner and one dredger were sunk. Deckloads were washed overboard. There were smashing collisions.

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**CASUALTY**

The Utah supreme court holds that the death of an employee from rabies was death arising out of his employment. Deceased was a delivery man. Employer denied any liability, contending that the bite of a dog did not result from his employment.

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A new safety plate glass is said to be virtually unbreakable, even by a discharged .45 bullet. It costs \$3 a square foot.

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An insurance agent objected that burglars and others do not stand fifteen feet away when they fire through glass windows. The experimenters then walked up and placed their gun-muzzles within two inches of the new unbreakable plate glass and fired heavy bullets against it without any damage.

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The Western Live Stock of Illinois will liquidate. It started bravely. Peoria companies do not seem to thrive—since July 1.



## MISCELLANEA

### State Monopoly of Workmen's Compensation

By Rulon S. Wells, Utah Insurance Commissioner

But when we stop to consider that there is not one reason that could be urged in favor of monopolizing this branch of insurance that would not apply with equal force to every other branch of insurance and, for that matter, to every other industry, or enterprise, which in any way involves the public, it becomes immediately apparent there is just cause for alarm and for lifting up a warning voice before the monumental blunder shall have been perpetrated.

If the state shall monopolize workmen's compensation insurance, why not fire insurance for public interests are vitally involved: the property owners, many thousands of whom are workmen in every sense of the word, would be left homeless in the event of the destruction of their property by fire. It may be argued by those who advocate this measure that fire insurance is not compulsory but workmen's compensation is, and therefore private concerns should not profit thereby. There are many vices common to humanity and I shall not deny that I have my share of them but I am glad that I can see my neighbors prosperously engaged in laudable enterprises without begrudging them their legitimate and well earned profits. Envy is despicable in the individual but when the state is guilty of this soul destroying vice it is enough to make every citizen thereof hang his head in shame. The state should rejoice in the prosperity of her citizens and encourage them in their lawful undertakings under the popular slogan of "equal rights to all and special privileges to none."

Again it may be argued that the quase public enterprises are manipulated by the private corporations with such greed and selfishness that the state should control them in the interest of her people. Whatever the evils and abuses which arise, and admittedly there are many, from individual greed and arrogance or from monopolistic combinations of such may be abated through

supervision and regulation and if there are some failures on account of incompetent supervision and inadequate regulation what colossal failures would there not be if the same incompetence and inadequacy existed in the effort to operate and exercise proprietary control? There is positively no justification in assuming that the latter would have any advantage over the former in matters of competency or efficiency, and moreover is there any assurance that even a state that envies her citizens the surplus profits arising from their enterprises shall be entirely free from the evils complained of? Such evils and abuses, and it is freely admitted that many such exist, may be quite as well corrected and eliminated by state supervision as by state control or monopoly.

But, say the proponents of this bill, the state is already successfully engaged in the workmen's compensation insurance business and this being compulsory why not let the state insurance fund have the benefit of the entire business?

That the state insurance business has been a success, and I am proud to know that such is the case, is due to the efficient and skillful management by the members of the industrial commission and the corps of able assistants employed by them in that department of the state, but who knows what the future may develop with succeeding administrations and probably less capable direction? The insurance business is technical and best results are obtained by long continued service and it is simply out of the question that any state insurance subject to frequent change of management can even hope to render better service than the great and successful insurance companies built up by brainy men of experience who have grown up in the business step by step.

Life.—Insurance World of November 25 has an interesting review of the Birdseye-Montgomery wrecking of the Pittsburgh Life & Trust, a company fond of reinsuring other companies.

Burglars Rob Home of \$765 in Gold



**FIRE UNDERWRITER'S PATROL STATION No. 2**

**Northwest Corner of Buchanan and Burke Streets, San Francisco—New Modern Building, Centrally  
Situated, With Large Drying Yard**





**FIRES**

Kernville, Cal. — Warehouse of S. Cal. Edison Co. near here burned.

San Bernardino. — Ten fires broke out simultaneously in the business district. The fires were started in the rear of the buildings, by I. W. W. and other reds.

San Francisco. — At 548-52 Sixth street the C. E. Goss & Son hay warehouse burned, with \$60,000 loss.

San Francisco, 6. — Chas. E. Goss & Son grain warehouse. Loss \$60,000.

Napa, Cal., Nov. 30. — California market, outside city limits, burned this morning, with \$3,500 loss.

Petaluma, Cal. — 2,000 chickens and two big brooder houses, on ranch recently bought by A. Corneyess, burned on night of Dec. 3.

Emeryville, Cal., Nov. 29. — Factory of Marchant Calculating Machine Co. burned today. Loss \$30,000.

Seattle, Nov. 29. — Fire at 516 Westlake avenue (Handy Garage and Repair) destroyed about 40 automobiles. Other buildings and contents damaged.

San Francisco, December 8. — Five fires within two hours in one district tonight are believed to have been the work of a firebug. They occurred at 252-8 Clementina and at 125 Folsom st. (rubbish outside) and in rubbish piles in rear of 99 Howard and at Second and Folsom. Loss \$1,000. Also fire in rubbish behind unoccupied building at Spear and Howard. Evidently an I. W. W. with phosphorus has been released from jail.

Seattle. — 5046 42nd av. s. damaged by fire started by a blow pipe used to thaw out frozen water pipes.

Portland, Or., 19. — Oil station warehouse, outside city limits, destroyed by fire. Tanks escaped; loss \$10,000.

Centralia, Wash. — The hotel here, in which the I. W. W. had their headquarters was found on fire in the latter part. The police found coal oil. The hotel belongs to Mrs. Mary McAllister, who is said to be an I. W. W.

San Jose, Cal., 15. — Fire at Fernando and Second burned three houses and caused a loss of \$18,000. A general alarm brought out all fire apparatus. It was a four-hour fight to save the adjacent business section.

Tacoma, 10. — Dwg 323 East 70 destroyed.

Sumner, Wash., 10. — Two dwgs Adler and Park sts. destroyed.

At Yuba City, Cal., a woman with cold feet took a lighted electric bulb to bed with her. Fire damage \$350.

This method of warming a woman's feet is not safe as the good old method of placing them in the middle of friend husband's back.

Fire destroyed home of Benjamin Brown near Brownsville, Cal.

San Francisco. — The building occupied by the Springfield F. & M. has changed ownership.

**BOY FIRE BUG**

Oakland. — The 14-year-old son of a policeman has confessed that he fired 729 Chestnut (vacant) and a movie and four other places in West Oakland. The pictures inspired him to be a bad, bad man.

**Repairing Auto Starts a Fire**

Enumclaw, Wash., Dec. 14. — Transportation Co. garage burned this morning, with six automobiles. Loss \$19,000.

Two wires under a car where two men were repairing the wiring short-circuited and fired gasoline.

Both men were severely burned.

**Frozen Pipes Cause Fire**

Prescott, Wash., Dec. 6. — Hotel Prescott burned today, with loss of \$9,000.

The fire was started by a plumber's torch, used to thaw out a frozen water pipe between outer and inner wall.

**30 Autos Burn**

Washtuona, 9. — Ricker bldg burned; also 30 autos. Loss \$50,000.

## PAST

The past has its lessons for the present. It hints of danger, of security, of losses and rewards.

The Insurance Library Association of Boston Bulletin recently had the good fortune to come upon a document dated March 31, 1761, and entitled "Articles agreed on by the Subscribers, Underwriters at the Offices for Insurance kept in Boston by Samuel Phillips Savage and Ezekiel Price."

Risks were underwritten on the Lloyds plan. Many business men wrote marine risks and made money.

On early policies there appeared the name of the individual underwriter, as "Office kept by."

A standing committee regulated rates from week to week. Premium notes were plentiful. If insured paid premium immediately, any loss became payable in 30 days.

Savage opened an insurance office in Ann street, Boston, in August, 1756; Price opened an insurance office "near the Exchange," Boston, in March 20, 1759.

To Virginia City in the slapbang silvery cutabigswath Comstock days came Artemus Ward and there he met Mark Twain, Dan DeQuille and ten other challenging wits, the brightest of mankind. Ward invited them to dinner at famous Charemond's. It was a halo of a time. Halo same as sun or the German "hell"—bright by the brightest of men. Artemus lifted his glass and said, "I give you Upper

Canada." The company rose and solemnly drank the toast in silence. "Artemus, why did you give us Upper Canada?" "Because I did not want it myself," said Ward.

Thirty-five years ago a San Francisco paper published this skit:

Mary Ann—How are your little byes now?

Bridget—Patsey is well and foine. But little Mike is sick. Would you believe it! he has not stoned a Chinaman fur a whole wake!

The Coast Review began with J. G. Edwards, a young life insurance man, as editor; Richard Harney, a life man, was editor for awhile; J. G. Riley was editor for some time; Alex Cohen succeeded him, and was about to issue an insurance journal of his own but suddenly went insane and died; Will Eason was editor for awhile but resigned to engage in work on a Stockton paper; he was succeeded by E. H. Bacon. But except for a brief interval, until death by accident, Mr. Edwards was the managing editor and vigorously directed the policy of the book or magazine. To him was due the success of this journal in years when the insurance business was beset with ruinous competition, with disorganization and with assessment fallacies.

In San Francisco at least insurance men seemed not fortunate in their financial ventures—always excepting brokers. We recall several who saved a competence out of their salaries; but fewer who made profitable investments

or engaged in business as a sideline with success. A. B. Forbes who had been a steamship ticket agent is supposed to have died rich. Wm. J. Landers engaged in transportation and other business and made money. John Landers dabbled in stocks, made a hundred thousand and lost it. Edwin Carpenter made about a hundred thousand in Montana real estate and other investments, became blind and died by his own hand. Wesley Jacobs resigned his general agency to engage in oil company organization, but his company refused to accept the resignation and gave him a long leave of absence. He cleared eighty or a hundred thousand and retired to Virginia, where he soon died.

The late Capt. A. E. Magill left a quarter-million to his two sons. This little fortune was largely due to good investments in industrial and utility stocks which steadily advanced in price.

Wallace Everson, founder of the Pacific Surety Company—always safe and profit-earning while he was in control—died a very wealthy man. The foundation of his fortune came when he was engaged in life insurance, and was in the form of indemnity for a so-called breach of contract as general agent. A change of law made a change of contract necessary. Everson had worked hard and had built up a fine business in California, Oregon and Washington; but the change of policy conditions seriously cut it down.

Curiously enough, Everson in his later years was not friendly to life

insurance, which had started him on the way to fortune. He said the farmers whom he had insured in Oregon and Washington were obliged to borrow back their own money at 8 per cent; and that true life insurance for family protection, at least for a farmer or other needing capital, was renewable term insurance—which no salesman wants to sell.

## COAST INSURANCE HISTORY

### The Fireman's Fund

On May 1, 1863, this San Francisco company was fully equipped to begin business. The head office was at 238 Montgomery street. The capital was \$200,000, "to be increased later to \$500,000." It was a "philanthropic institution," organized on the plan of "paying one-tenth of its net profits to the San Francisco fire department charitable fund, for disabled firemen, their widows and orphans." This plan was subsequently changed to include the fire departments of other cities. Capital and loss payments were in United States gold coin.

William Holdredge was the first president; S. H. Parker was first vice president; Charles R. Bond was first secretary.

The company advertised that it insured against loss or damage by both fire and water.

About one-fourth of the directors were volunteer or exempt firemen.

William Holdredge conceived the original plan of the organization of the company, and was one of the incorporators. Other incorporators were Henry Dutton (father of Wm. J. Dutton), Daniel N. Breed, A. Himmelmann, R. H. Wallace, Joseph H. Moore, James H. Cutter and Michael Lynch.

The original board of directors numbered fifty. Among them were Samuel Brannan, a millionaire from Utah; James Phelan, a millionaire, father of U. S. Senator Phelan; J. C. Flood, a bonanza millionaire, David Scannell, the very able chief of the San Francisco fire department; J. C. L. Wads-



worth, afterwards a very worthy California insurance commissioner.

In the year 1866 President Parker died and W. B. Bourn was made the nominal president, while David J. Staples was appointed vice president and manager. In 1867 Mr. Staples was elected president. He proved to be a good judge of men and selected and advanced young men who subsequently became very distinguished underwriters.

In 1868 George D. Dornin was engaged as general agent. The Eastern fire department was established in New York and also the Eastern marine department.

In 1872 the Central department was established at Chicago

In 1873 George D. Dornin was elected secretary, and William J. Dutton, who was the company's first marine clerk and had been marine secretary since 1870, was elected assistant secretary. At Honolulu, Bishop & Co. were appointed agents.

Mr. Dornin resigned in 1881 and Mr. Dutton succeeded him as secretary. Edwin W. Carpenter of Montana became assistant secretary and Nathaniel T. James marine secretary.

The Eastern department, consolidated with the Central department in 1876, was reopened, in Boston, in 1885.

Mr. Carpenter resigned in 1886 and was succeeded as assistant secretary by Bernard Faymonville.

In 1888 Mr. James, marine secretary, resigned.

In 1900 J. B. Levison, recently of the Anglo-Nevada, was elected marine secretary.

The Southeastern department was established at Macon, Ga.

President Staples resigned in 1889 because of advancing years. He had been president for thirty-two years. Mr. Dutton succeeded him. Mr. Faymonville, the secretary, was made vice president; Mr. Levison, the marine secretary, was made also second vice president; and Louis Weinmann, the assistant secretary, became secretary.

To be Continued

## 25 Years of the Royal in San Francisco

Early in 1919 (March 20) Rolla V. Watt completed twenty-five years' managerial service for the Royal Insurance Co. on the Pacific Coast. The office's total fire premiums in 1894 were \$301,032, but for 1918 they amounted to the huge total of \$3,308,333, a gain of over 1,000 percent. Then the office was in rented quarters; now it is in the company's own building.

Twenty-five years ago both the staff and field force numbered only twenty-four members, now it is 171. In addition to Manager Watt, Assistant Managers Kellam and Burke were with the office in 1894. Of the present special agents, only Mr. Gilcrest was with the company then.

The only addition to the territory of the department is Hawaii. Additions to the class of business written by the office are: use and occupancy and profits, marine, automobile, tornado, registered mail, tourist floater, explosion, liability, health accident, burglary, plate glass, steam boiler, fly wheel, fidelity and surety.

The offices in the department (Royal and Queen) paid some 2,300 San Francisco 1906 conflagration losses without discount for cash, a total of \$6,707,157. Truly a great record.

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## 1909

In the service of the Board in January, 1909, there were 2 general secretaries, 6 district secretaries, 1 consulting electrical engineer, 7 electrical engineers, 30 rating surveyors, 30 daily report examiners, 25 accountants and stenographers and general clerks—101.

In addition there were 5 standing committees, 6 sub-committees and 4 special committees.

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## 1879

L. Tideman, of Tideman, Hirschfield & Co., agents for the Berlin-Cologne, died of apoplexy.

Bayard Taylor, poet and traveler, died. He was insured in the Manhattan Life.

Geo. W. Dornin joined Hinds Fuller in a Fireman's Fund Agency for Alameda County.

F. F. Stone was agent of the Lamar.

Balfour, Guthrie & Co. bought 316 California street, paying \$90,000.

In May Coast Review there was a roast for Oliver Hawes and his big Brother Ben for an electric pen notice of their companies, Security and Manufacturers, reading—

Cash Capital Combined

<sup>1</sup>/<sub>4</sub> of

One Million Six Hundred Thousand Dollars

Harry W. Syz (Seetz) was general agent of the Helvetia Swiss Fire, and also Swiss Marine Ins. Cos. — Baloise, Helvetia and Switzerland, "liable jointly and severally for all losses." The Syz agency had an office at "225 Sansome st. (Fireman's Fund building)" in San Francisco.

The South British and the National, of New Zealand, also wrote a joint policy on this Coast and advertised "unlimited liability." The general agents at 213 Sansome st., W. J. Callingham & Co., also represented the Royal Canadian of Montreal.

Furber and other defendants in the Charter Oak conspiracy case were acquitted.

Benj. Hunter insured a man's life for \$26,000 and then murdered him. There were no women on the Camden, N. J., jury that found him guilty. Hunter was hanged.

The San Francisco fire commission, by a vote of 2 to 1, forbade any city firemen from affiliating with any labor union.

All "underwriters" are barred from Ohio on January 1, by order of the insurance department of that state.

Miller, Henley & Scott of the British America and Western now occupy beautiful offices at 201 Sansome st., with additional entrance on Pine st., San Francisco.

Organized labor, San Francisco political boss threatens the fire commission because it will not allow firemen to join a labor union and go on strike.

## Interinsurance Exchanges Fire Business in California in 1918

There are ten of this tribe. The largest (wholesale grocers) collected over half the total \$291,517 premiums. Losses incurred by this "inter," nil. Losses incurred by the others, \$33,103. Six of the ten had no losses.

## California 1918 Business of General Mutuals

There are eight mutuals which do a general business in California.

Last year they wrote \$279,374 preminms, of which the Northwestern Mutual wrote \$203,107, with 22.5 percent premiums.

The average loss ratio for the eight was 21 percent.

## The Principal Asset of Business

This is the title of a small book by William H. Sinclair of San Francisco. The "principal asset" is the intelligence which successfully manages invested capital. It is round this that the arguments of the author revolve. This asset is protected only by life insurance policies in favor of the firm or corporation which would lose by the death of this successful intelligence.

Illustrations show the value of a business associate, as \$10,000 compound interest at 5 percent for a year, and up to nine years, and the premiums, policy \$100,000; showing financial returns during a ten-year period from insurance investment if associate does not live to deliver service. Illustrations and comparisons cover 18 pages.

This is a unique book, for which the author is entitled to much credit. Mr. Sinclair is one of the producers of the Phoenix Mutual, under Manager James Osborne.

Fire Mutual Decision.—A by-law of a mutual insurance company, requiring the application to reach the secretary before liability should attach, prevented any liability on the soliciting agent's oral contract of insurance, made with an applicant, who was already a member by reason of other insurance.—Goldberg v. Sigel, 174 N. W. 558.

**FIRE****The California to Increase Its Capital to \$1,000,000**

The directors of the California Insurance Company will on January 19, in compliance with the request of the management, vote an increase of capital from \$400,000 to \$1,000,000. This step has long been contemplated. The stockholders will be offered, pro rata, 15,000 shares of the new issue at par value of \$40. The net surplus has been increased by a prosperous year.

**Stock Companies Have Been Doing Well, But—**

Everything indicates that American stock fire insurance companies have done very well this year, and as a whole will show a handsome underwriting profit. For eight months the 10 percent surcharge was added to the premium income; and while the percent of expenses is larger than formerly, and high wages have increased the cost of repairs, losses incurred have been less than the average of near preceding years.

But— There may be another story to tell in the near years. After every great war there is a decline in general business. There is more unemployment and less speculation. Possibly panics may come. Business adjusts itself to the inevitable normal conditions. More fires and greater losses and diminished premiums follow.

The 1905 Coast Review Chart recorded the retirement in 1904 of about thirty fire offices. It is well to think on these facts, and for companies and boards to expect similar conditions.

**Fire Mutuals and Interinsurers Have Been Doing Well, But—**

War conditions have been very favorable to fire mutuals and interinsurers. The demand for protection has been enormous. In many places and on many classes of risks property-owners have sought protection. The business went a-begging, as the saying is. Naturally the non-stock associations received a liberal share of this temporary excess business, which has had moderate losses. Failures have been few and profits or returns have inspired a confidence which may not be lasting.

But— The aftermath of war may soon change this. Peace usually brings business depression, which in return reduces premiums and increases losses. How then will fare these non-capital insurers? Will they, as a whole, be able to meet increasing losses with a decreasing income? Will their policyholders pay the necessary assessments?

**Good Fire Record**

San Jose, Cal., fire loss for the year ending November 30 was about \$25,500 or 50 cents per capita. In 1918 it was \$3.75.

Up North the North-Western Mutual Fire takes whole pages of daily papers to tell the public of its increasing business and 40 percent lower cost. If true, is it due to good luck or good brains. If untrue, I suggest a stock companies' refutation in at least a four-inch ad. Still, it isn't good business to advertise a mutual that isn't dead.



## GENERAL

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**The California and Commercial Union  
15-Story Building**

The building to be erected on the site of the former home of the Nevada Bank and Anglo-Nevada Assurance Corporation, at Pine and Montgomery streets, San Francisco, will be fifteen stories high, covering a ground area 125 by 137½ feet, and will be thoroughly up to date in exterior and interior materials, finish and equipment.

The cost of the building will be \$1,500,000, and with the cost of the lot will represent an investment of \$2,000,000. The property will be owned by the California Insurance Co. of San Francisco and the Commercial Union Assurance Co. of London, one-half each.

**May Be Authorized to Write Casualty  
Risks**

In this country as in Britain fire and marine companies may be soon authorized to write casualty hazards.

Why not?

Are not fire and marine losses also casualties?

**Our Sympathies**

Like humanity generally, we are generous with our sympathies. Like courtesy, they cost nothing.

The insurance press of New York had our sympathies in their recent struggle with fighting printing unions. We had a fellow feeling, being also boycotted and treated with the contempt shown to all free Americans by labor and other trusts.

“Knowledge is not wisdom.”

**Average Valuation System to be Used in  
Making This Year's Annual State-  
ments**

The state insurance department will again allow the companies to report their securities on the basis of average market values. Liberty and Victory bonds and loans subscribed are to be reported at par value; but those purchased in the market are to be “turned in” at quotations of December 31, 1919.

If securities' quotations on November 1, 1919, are higher than the average permitted, the former are to be reported. The average value is determined by last year's book of values plus prices on November 1, 1919, divided by two.

This method is just; for the values are there, and quotations lower than normal are temporary and due to post-war conditions; but some companies are not taking advantage of the privilege, and will later show long leaps in surplus.

Before “war time prohibition” this appeared in 173 P. 1071: “The opinion was written by Mr. Justice Brewer with his characteristic breath.”

Alameda, Cal.—Francis Smith, insurance solicitor, declared a bankrupt, with \$2,000 liabilities and no assets.

It appears that “soviet” is equivalent to “council” or “board of supervisors” and likewise is self-elected. Worse than I thought.

Consul Jenkins must be a member of the Ransom family.

### SMALL LIFE COMPANIES ARE DOING WELL

According to all accounts the smaller life companies of this country are doing very well and all the younger ones have made good recoveries from the extra losses of the influenza of the year-end months of 1918 and the year-start months of 1919. Mortality rates may still exhibit the epidemic; but the non-recurrence in summer and fall leaves a promising outlook.

The smaller companies have shared liberally in the marvelous increase of new business, and have every reason to be proud of the present and hopeful of the future business.

#### Union Mutual Gain

The Union Mutual Life of Maine wrote some \$900,000 last month. This is a gain of over 70 percent over last year's November business.

#### Mutual Life Dividends

Beginning with five-year apportionments the Mutual Life of New York paid to policyholders \$150,464 dividends in 1848; in 1853, \$255,703; ten years later, \$3,000,000.

In 1866 the payment of annual dividends began, with \$2,975,388; in 1867, \$2,124,000.

Observe that this was after the Civil War.

In 1872, the panic year, the dividends amounted to \$5,048,355. This total was not reached again for thirty-six years.

Dividends declined to \$1,308,344 in 1894, and rose to \$8,311,255 in 1908.

For four years they exceeded 17 millions. In 1919 they will amount to about \$22,000,000.

In 1889 the payment of deferred dividends began, under what were commonly known as semi-tontine policies. Such policies were discontinued in 1906.

As regards the issuance of policies, the Mutual Life is our oldest life company.

### Fraternal Follies Make the Life Men Laugh

Life insurance agents, whose business must be affected somewhat by fraternal insurance, cannot be real sorry when they read of the folly which uproariously fights advanced rates alone able to prevent early failure.

Expert actuaries, with mortality and interest tables and expense figures, have been called in to decide on the insolvency of the big society and suggest relief methods and have finally fixed the new rates and the liens that with low expenses may keep the leaky vessel afloat.

Whereupon leaders who see a chance to graft jump up and begin to rock the boat.

Something like this is the probable fate of the Modern Woodmen.

It is good business to canvass the Woodmen now. They are likely to feel the need of insurance that insures.

As long as one reads patent medicine advertisements one will be sick.

"Having none himself, he is delivering a lecture on mind."

No gains without pains.

### TAXATION OF INSURANCE

People who are so prudent as to cover by insurance any of the hazards, whether of life, accident or health, or of property, to which they are subject, will do well to consider the following statements, intended to indicate that they are heavily and wrongly taxed for their prudence:

1st. Taxes are levied on each and every premium. Taxes so levied vary from 1% to 5%.

2nd. The policyholder pays this tax.

3rd. The burden goes over to the policyholder because taxation cost is one of the costs of insurance that must be provided for in the premium charge.

4th. A premium tax is wrong in principle. It is a tax on a process of trade, not a tax on property or profits. It is as such an almost unexampled tax and one condemned by all economists.

5th. It is illogical. So far as the insurance taxed is on property it is a double tax. So far as the insurance is on life, limb, or health, elements are being taxed which are not properly taxable at all.

6th. It is a discriminating tax. It applies to the prudent only and its proceeds go to lessen the taxes of those who are not prudent.

7th. It is unjust. It taxes men who are trying to save taxable values from destruction, or to save dependants from want.

8th. It is a heavy tax. The revenue is not less than \$12,000,000 a year.

While insurance companies regret that these taxes are levied, experience shows that they cannot dissuade legislative bodies from causing them to be levied. Legislative bodies consider the representations of insurance companies as intended to help them to make money. They do not study the matter far enough to see that the burden to be lifted is a burden upon the policyholders.

Those who insure are very numerous. They are influential because they represent the best of our citizenship. Legislative bodies would listen to their representations.

The companies will do what they can to lift this burden. Will not policyholders do what they can?

Insurance organizations incorporated as stock companies and for the purpose of making profits for stockholders, should be taxed, of course, just as other corporations are taxed, on their proper property or on their profits. The taxation of premiums—taxation of a mere process of trade—is quite another thing. It is against this that insurance managers protest and their protest does not go further.—Monthly Bulletin of Fidelity & Casualty Co.

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### LEGAL

#### WIFE NOT LIABLE

A wife is not liable for death of a pedestrian struck by her automobile, which she permitted to be used as a family car, when driven by her husband, in the absence of showing that any negligence of the husband was in course of her business or pleasure.—*Smith v. Weaver*, 124 N. E. 503.

#### LEGAL

Insured's statement that no insurance of specified kinds "has been declined, nor has any such insurance been canceled or the renewal thereof refused, except as follows," if followed by no exception, must be taken to be absolute, since it is incumbent upon insured to qualify statement if there is an exception, the exception being presumably within his knowledge, and the legal effect of such unqualified statement, where exception is within knowledge of insured, but unknown to insurer, being same as if words "no exception" followed.—*Peninsula Lumber Co. v. Royal Indemnity Co.*, 184 P. 562. (Or.)

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Silver was once 9 to 1; it is now less than 16 to 1.

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The Netherlands Fire has \$4,371,335 assets, of which \$2,000,000 is shareholders' liability and \$246,080 is invested in shares of a life and an accident company. Net fire premiums, \$2,194,710; losses \$1,057,405. Capital paid up is \$500,000, drawing \$87,506 dividends. Reinsurance reserve is 50 per cent of premiums.

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British fire losses have doubled in 1919.



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**UNDERWRITERS' BOARDS SHOULD MAKE FIRE RECORDS**

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***Are Best Able to Gather Reliable Particulars of Dishonest Fires and Claims—  
Fire Waste Would Be Reduced***

It is a surprising fact that fire underwriters did not long ago unite in gathering particulars of extortionate, fraudulent and incendiary claimants. Their name is legion.

Is it not absurd to improve fire protection and to appeal to property-owners to reduce the fire hazard by care and vigilance, and at the same time write and re-write the property of firebugs and habitually careless owners and of men who again and again have fires and file excessive loss claims?

Underwriters' boards are in a position to gather particulars of all suspicious fires and dishonest claims; and are best able to check the applications of incendiary and swindling claimants. Quick discovery of fraudulent applicants for insurance — those with bad records — and immediate notice to the underwriters would prevent many crooked fires and dishonest claims.

There are private fire records but they are incomplete and unsatisfactory and are largely made up from unreliable press reports. The cheapest boy in the office is assigned the task of "searching" the record for the name of the applicant for insurance, whereas only a careful conscientious man should look for the name or a closely similar one.

We have known "bad eggs" in these records regularly written by several offices, directly or as reinsurers, through somebody's carelessness or because the report was obscure or discredited.

Recently it developed that a firebug merchant had had four suspicious fires in four towns. His name was on no fire record.

Formerly a small-business man had four "bad" fires in a California town. The town marshal warned him. The fellow then came to San Francisco and opened a shop. Six months later he had another fire, which communicated to an apartment house, burned it and five stores. His name was not on any fire record.

In a large city in the Middle West a merchant had seven fires. This fact was enough to give him a k. o. He moved to the Rocky region and soon had another bad fire. No fire record had his name on its lists.

One company said: "Our business is of so good a class and our agents are of long residence and know the bad ones." But this office

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was caught on a bad man loss—and so were five other offices that were subscribers to fire records.

One manager (not in business now) said: "These records are useful to us. We write every not too bad listed firm or merchant; notify the agent that we do it with doubt under the known circumstances; and a few months later we cancel. But we have made a friend of that agent."

An adjuster, long since dead, said: "My reports of 'bad eggs' do no good; some office writes these fellows anyway; and the rascals have friends with influence enough to get the names taken off and have me discredited." Laughing, he added: "Besides, the more fires, the more work for us poor adjusters."

When non-board competition was fighting keen one adjuster in the North furnished a report of a highbinder sort of a claimant who was probably an incendiary, and added: "This information must not be furnished to any non-board company."

Objections to these fire records on the grounds of incompleteness, unreliability, partiality, or withdrawal of names under pressure, cannot be urged against fire records prepared by the companies themselves, in the interest of fire prevention and dishonest-claim detection, through the machinery of the underwriters' central and local boards and the co-operation of agents and adjusters.

Capable men employees of the board would examine the fire record carefully and discover the names of policyholders or applicants and report at once all information as to number and circumstances of fires and loss claims.

Such board records and detective methods would reduce the fire waste, save the insurers and policyholders millions of dollars, and become one of the valuable helps which increase and maintain board membership.

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Credulity is the besetting weakness of honest men who believe all other men are honest.

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Thought without action is selfishness; action without thought is rashness.—Mazzini.

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Anything, though ever so little, which a man speaks of himself, in my opinion, is still too much.—Dryden.

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Money saved makes work for many.

## CALIFORNIA MARINE BUSINESS

Compiled From California Insurance Reports

1914	1915		1916	1917	1918	
Premiums	Premiums		Premiums	Premiums	Premiums	Losses Inc.
\$285,395	\$356,978	Etna . . . . .	\$371,810	\$524,029	\$535,274	\$441,458
1,425	4,088	Alliance, Lon. . . . .	3,300	1,603	97	
42,140	49,841	Alliance, Phila. . . . .	57,569	68,491	80,561	48,534
18,366	25,674	American & Foreign . . . . .	32,493	116,564	174,348	28,408
3,368	3,421	Atlantic Mut. . . . .	10,599	29,743	36,438	12,337
93,031	151,611	Boston . . . . .	130,752	162,017	198,591	136,565
113,570	112,719	British & Foreign . . . . .	124,501	165,713	252,003	149,844
		Camden F. . . . .	244	6,107	2,653	6,337
122,837	137,147	Canton . . . . .	134,728	159,081	174,332	*138,994
31,412	35,975	Commercial Union . . . . .	49,065	80,589	56,348	21,578
38,476	63,608	Federal . . . . .	75,814	126,483	100,592	95,372
399,890	444,691	Fireman's Fund . . . . .	464,238	728,192	878,446	563,305
25,567	35,093	Fonciere Transports . . . . .	44,501	62,910	77,687	22,875
		Globe & Rutgers . . . . .	66,786	157,349	215,494	172,953
4,376	7,652	Hartford Fire . . . . .	6,766	107,624	154,186	67,018
32,447	59,507	Home, N. Y. . . . .	61,856	81,103	135,786	73,019
14,944	14,250	Indernity M. . . . .	5,691	5,602	2,472	11,059
150,061	176,403	Ins. Co. North Amer. . . . .	195,231	276,585	298,668	130,945
	3,084	Liv. & London & Globe . . . . .	20,279	33,890	36,567	19,011
31,193	34,567	London . . . . .	46,011	53,080	43,151	41,141
7,550	4,633	Marine . . . . .	4,305	3,308	12,434	65
52,747	52,290	Maritime . . . . .	54,892	64,238	70,130	18,695
17,782	50,563	Massachusetts . . . . .	84,633	107,234	56,581	9,105
4,565	4,968	Michigan Commercial . . . . .	5,256	3,445	5,804	2,424
		New Zealand . . . . .	7,429	3,283	23,858	18,248
35,635	37,588	North China . . . . .	48,771	85,457	87,770	43,160
		North River . . . . .	7		23,289	50,853
23,784	21,837	Ocean . . . . .	45,392	56,232	45,594	50,364
69,861	79,283	Phoenix, London . . . . .	62,197	35,827	43,740	1,341
57,699	66,796	Providence-Wash. . . . .	79,158	105,620	120,052	27,248
1,344	1,731	Queen . . . . .	1,474	15,167	37,900	5,416
5,735	4,872	Reliance M. . . . .	4,075	4,326	722	
7,556	11,310	Royal . . . . .	20,571	38,659	55,740	30,316
48,306	65,020	Sea . . . . .	52,091	70,755	32,895	20,422
66,549	68,431	St. Paul F. & M. . . . .	83,271	115,029	233,054	237,897
103,031	144,202	Standard M. . . . .	189,209	262,330	276,001	2,754
181,382	199,945	Switzerland General . . . . .	230,289	254,924	192,608	184,175
62,217	100,392	Thames & Mersey . . . . .	83,093	138,075	111,698	77,022
101,928	94,466	Union M. . . . .	65,398	37,655	48,606	29,595
		United States F. . . . .	11	19,481	34,993	76,280
29,012	47,140	United States Lloyds . . . . .	79,384	91,210	121,197	89,715
48,738	76,315	Western Assur. . . . .	132,050	173,215	212,114	177,913
		Westchester F. . . . .	235		23,444	16,322
77,846	81,058	Yang Tsze . . . . .	80,459	124,548	144,381	83,639

\$2,582,660 \$3,169,644 Totals . . . . . \$3,610,491 \$5,756,023 \$7,333,718 \$4,205,066

\* Paid



	1917	1918	
	Premis.	Premis.	Losses Inc.
Agricultural . . . . .	52,268	138,795	55,092
American Eagle . . . . .		34,452	18,217
Automobile . . . . .	337,968	473,695	283,678
Continental . . . . .	4,118	69,908	37,054
Concordia . . . . .		3,498	4,140
Fidelity-Phenix . . . . .	42,903	69,908	37,054
Firemen's . . . . .	2,330	173	20
Glens Falls . . . . .	51,455	60,300	29,728
Great American . . . . .		181,292	53,811
Home F. & M. . . . .		71,325	34,082
Newark . . . . .		34,291	16,620
New Hampshire . . . . .		2,870	16
Norske Lloyd . . . . .		25,691	6,580
Norwich Union . . . . .		228	
Phoenix, Conn. . . . .	304,310	327,171	156,262
Queensland . . . . .		30,982	7,953
Security . . . . .		4,687	2,623
Skandinavia . . . . .		41,912	27,996
Stuyvesant . . . . .		715	580
Tokio . . . . .	39,879	79,047	57,449
Union . . . . .		160,771	64,798
Vulcan Fire . . . . .		34,015	16,603

### INDIVIDUALITIES

The Weekly Underwriter is so very good a paper, so serviceable to sound and honest insurance, that I wonder any company advertises in it.

This is the new era of cheap dollars and no sense.

What the Bolsheviki have done in Russia the I. W. W. would do in America.

Ambrose Bierce, the California poet, critic and burner-up, was stood up against a wall and shot because he carried a message—and guns and ammunition—to Villa.

Why, WHY should we criticise a successful fire mutual which the stock companies are glad to REINSURE? Its low rates are satisfactory, it seems.

An unsocial event is the arrival of a rival.

Every human is descended from a peasant.

I have discovered that men in-toed are never in need.

Everyone turns outward (or inward) one foot more than the other. Pied-antic.

In certain quarters, in legislative certainly and possibly in judicial, there seems to exist a determination to deny the people any right to pass on, and approve or condemn, vitally important national and other measures. Herein may be the seed of revolution or the seed of a radical reconstruction of our government, which might be worse in effect than evils to be cured by any upsetting new law.

The war of guns ended nearly fourteen months ago but the war of words is hotter than ever. When will the inevitable insurance war begin?

## GENERAL

**Society Woman Charged With Arson**

San Francisco, Dec. 9.—Violetta Potter Kruttschnitt, divorced wife of the son of the head of the S. P. R. R., was arrested on a warrant sworn out last night at 11 p. m. by B. C. Bergen, inspector for the Fire Prevention Bureau of the Pacific, on a charge of falsifying a proof of fire loss. Mrs. K.'s house in Mill Valley was burned on Oct. 20. House was insured for \$2,500 and hhd furniture for \$2,500. Insured said the furniture was worth about \$6,000. Bergen says he has proof that the house was empty at time of the fire. He demanded immediate service of warrant.

Mrs. Kruttschnitt was placed in a cell about midnight. In the morning she was released on \$1,000 cash bail. The bail had been reduced from a \$10,000 bond at first required. Her attorney intimates that suits for damages in a large sum may be brought.

There has been found in a warehouse two chairs, a divan, a bookcase, a bungalow player piano, a library table, nine rugs, pictures and clothing alleged to belong to Mrs. Kruttschnitt. She denies that any of these goods are hers.

At the preliminary hearing before Police Judge Sullivan Mrs. K. denied ownership of the furniture found in a warehouse. It belonged to her maid, she said, and she told the judge that the police, alleged to have "traced" the household furniture, were given by her a list of it.

**Forbidden to Join Union**

The board of fire commissioners of San Francisco have forbidden any uniformed member of the fire department to join any labor union or other organization having the power to order a strike.

San Francisco may lose its remaining fire-boat. The other was laid up because of lack of funds; whereupon the labor unions forced the employment of the "dismissed" men on the one boat on 8-hour shifts.

**Vice President John Marshall Jr.**

The Fireman's Fund has elected its well known manager of the Western department, of Chicago, vice president of the company. Mr. Marshall and family will soon come to San Francisco.

**Ruction in the Capital**

Sacramento.—President Muddox of Capital Fire says the appointment of a new manager is no reflection on Hugo Schmidt, who remains with the company.

T. J. Pennish says the company's surplus is exhausted. The president denies.

There has been quite a ruction among the stockholders of this company. The president, for the majority, refuses the insurgent element any representation on the directory

Stockholders have been assessed \$70,000. According to Coast Review Fire Chart the surplus on January 1 was \$27,357.

\$17,000 Premium Loss.—The Capital of Sacramento is suing its Philadelphia agents (bankruptcy proceedings) for failure to turn over to it \$17,000 premiums collected by them. Receivers have been appointed.

**Toll of Manual Labor**

California industrial accident commission reports for 1918 permanent injuries, 2,100, fingers lost 1,059, legs or feet lost 25, temporary injuries 101,961, life pensions awarded 13, arms amputated 36, impairment of eyesight 251. It is a curious fact that as compared with 1917 these figures correspond closely. Awards, \$3,953,030; hospital and medical payments, \$1,228,617; total, \$5,181,647.

Walter H. Creighton shot himself at his home in Oakland. He was manager of the California Automobile Association.

Centralia, Wash.—Jay Stevens and J. H. Schively of the Pacific Fire Prevention Bureau delivered an illustrated lecture on fire prevention here.

### Demolished

The old Mutual Life building, at Sansome and California streets, has been torn down by the contractors, preparatory for the new 12-story building extending along California street almost to the Dollar building. When built the Mutual Life building, 8 stories, granite, steel frame, was the largest in the district and one of the first steel frames.

Unscrupulous New York Life solicitors went about insuring business men "because our company is improving this district with a modern building," when all the time it was the Mutual Life that was enterprising. The New York Life never put up a building in San Francisco though it did so in many other cities. Same of the Equitable.

The new Balfour-Guthrie Co. building will be the largest frontage on California street.

### New Fire-Patrol Building

The Underwriters' Fire Patrol of San Francisco has erected a new two-story brick patrol-house at the northwest corner of Buchanan and Burke streets, near Fulton.

It has been duly inspected and approved by members of the executive committee. Under the leadership of Andrew Wilkie, they went from bottom to top and top to bottom. Harry Roff positively refused to slide down the brass pole, Walter Speyer refused to climb on to the roof, Herbert Blanchard criticised the chairs, Frank Develin found special excellence in the shower, Andrew Wilkie proved there are no flies on the new building.

Burglars are busy in small towns in Washington.

The next annual convention of Insurance Commissioners will be held in Salt Lake City.

New York.—U. S. Manager G. W. Babb of the Northern retires this month; also the sub-manager, T. A. Ralston. The British General has appointed W. H. Brown & Co, United States managers.

### Tacoma in Danger

During one very cold night many people in Tacoma let their faucets run to prevent the pipes from freezing. The water commissioner says that if a fire had occurred the city would have burned up. Tunnel repairs had lowered the water supply to a danger level. The daily supply was cut in two by two breaks in the pipe.

### New Policy in Pocket, Insured was Killed

Everett B. Hammerton, of Covina, California, a suburb of Los Angeles, called at the office of the Bankers Life Company in Los Angeles on the afternoon of November 3rd to secure a life insurance policy for \$5,000 with the double indemnity benefit, which had been issued to him by the company. He made his initial deposit on the policy and the policy was delivered to him. He placed it in his pocket and descended to the street where he had left the laundry truck which he was driving for the Troy laundry. He boarded the truck and started for Covina where he had some laundry bundles to deliver. He halted the truck at the Lark Ellen crossing of the Pacific Electric line in order to allow an eastbound car to pass. As it passed, he started across the tracks and on the second track the truck was struck by a west bound car traveling at a high rate of speed. The truck was demolished, Hammerton was thrown clear of the wreck, and was instantly killed.—Bankers Life Bulletin.

The mother beneficiary was paid \$10,000, including the double indemnity benefit.

The Detroit National, according to a Michigan department examination, had on June 30 only \$16,122 net surplus. Assets, \$546,899, a decline of \$137,452 in six months. Loss of net surplus, \$4,333.

The rumor of the merging of the Commercial Union and the North British sent the share quotations of both companies up about 10 percent, says the Policyholder of Manchester. As stated in Coast Review, the rumor is denied.



### The Iniquitous Though Not Ubiquitous I. W. W.

On this Coast the "Industrial Workers of the World"—who seldom work except with their jaws—first became prominent and bedeviling in the new mines at Goldfield and Tonopah, Nev. There they were a bunch of noisy agitators who tried to prevent all work in the mines. They called for One Big Union, denounced labor unions and capital alike, demanded shorter hours and more pay, asserted violently that manual labor produced everything and therefore that the mines and machinery belonged to them. In order that sane men be allowed to work unmolested it was necessary to drive the I. W. W. lunatics out of the new gold mining districts, just as it later was necessary to deport them from the copper mining districts of Arizona.

A few years ago the Russian anarchists, Berkman and Goldman, I. W. W. Bolsheviks, were run out of San Diego and told never to return again. They never did. The I. W. W. shot from their hall, just as they did more murderously on Armistice Day at Centuria. For rioting and shooting in a California hop field two of these gentry are now in a California penitentiary.

Every I. W. W. is an actual or probable incendiary, if not a murderer. He is as bad as any Bolshevik.

The Coast Review has in the past printed many accounts of I. W. W. sabotage, of the use of phosphorus to start fires, of the driving of copper tacks into young fruit trees, of the wanton destruction of poultry and cattle and hay and barns.

At the recent trial of thirty-two members of this band of vicious degenerates at Kansas City, a young man from Fresno testified

that he was one of the gang who mixed chemicals in a bottle, which on eating away the cork burst into flame and started fire in surrounding hay or rubbish. He had previously given similar testimony in California.

The hangman's noose, properly applied to the subject, will cure the I. W. W. disease.

About 250 pounds of dynamite was found near Taft, Cal., cached by I. W. W., possibly with intention to blow up oil wells. The various grades proved that it had not been purchased at one place.

A Berlin dispatch says an honorable burglar's tender conscience would not allow his victim to make a false claim against an insurance company. From his seclusion he wrote that the insured lied when he claimed that money was stolen from his strong chest. Claimant blushed, he said, when the chest was broken and revealed "not a red heller therein!"

Longevity is not a matter of diet, or drink, or meat or milk, or drugs or faith, or smoking. It is solely a matter of inheritance and escape from fatal casualties. Are not life insurance companies stupid and unjust by failing to place long life inheritors in a class by themselves? These inheritors live longer than total abstainers, live longer than moderate drinkers of tea, coffee, coco cola or C H O. I would rather have two long-lived grandfathers and grandmothers than the biggest and best life insurance policy ever written.

The Board of Fire Underwriters of the Pacific has received applications for membership from fire mutuals, but declined the honor.

**JOHN MARSHALL, JR.**

Vice President of the Fireman's Fund Ins. Co.



John Marshall, Jr., recently elected vice president of the Fireman's Fund Insurance Company, is a native of Glasgow, Scotland, and is in the prime of life. He came to San Francisco when a boy. At the age of 16 he was given employment in the office of the Imperial, London, Northern and Queen.

In 1888 he was appointed special agent for the Queen, Connecticut Fire and Royal Exchange, with the Pacific Coast as his field.

When the Royal Exchange's United States department was extended East Mr. Marshall was given the management of the Western department, at Chicago. This was in 1896. Four years later he was transferred to New York city as assistant United States manager.

The Fireman's Fund appointed Mr. Marshall manager of its Central department in 1900, and he gladly returned to Chicago, a position which he has ever since held.

The Fire Underwriters Association of the Northwest, the leading organization of the kind, elected him its president in 1908. The Western Union, also the leading organization of its kind, elected him its secretary in 1902. This office he filled for seven years. In 1913 he was elected vice president of the

Western Union, and in 1916, president.

In 1914 Mr. Marshall was made sole manager of the Central department of the Fireman's Fund, succeeding Marshall & McElhone; and now, five years later, after nearly twenty years managerial service with the company, he is elected vice president of this leading Western fire office.

Mr. Marshall is a successful underwriter, who began insurance work as a clerk. He is of genial personality and diplomatic temper, and in his larger field will continue to make friends for his company.

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**New Appointment.** — William A. Loui, department manager in the New Zealand's San Francisco office, and who has been with the company since the big fire, has been appointed assistant manager, under Manager Speyer. Mr. Louis is a clever, shrewd and energetic insurance man, a native of San Francisco, and a specially able man for the position to which he has been promoted.

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**Botulism.**—A family of four persons at San Rafael, Cal., died after eating canned beans. The health officer found that the beans contained the poisonous secretion newly discovered, from a variety of bacteria which in themselves are harmless. The effects are now known as botulism, which is a German word coined by the chemist discoverer. Heretofore such deaths have been erroneously attributed to ptomaines.

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**Outrageous Verdict.**—A man and wife from a small town in California came to San Francisco. The wife seemed certain that it was a wicked city and she must expect to be insulted. She told her husband she had been insulted and led him to a man who tipped his hat when she smiled on him. The husband without warning shot and killed the man.

The jury, largely women, and including an insurance adjuster, in a few minutes acquitted the shooter. "He must be crazy." The town is indignant. No man is safe.

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We do not clearly understand what we cannot clearly express.

### Will Write Aircraft

The Home of New York will write aircraft policies, of six months duration, covering fire, collision, property damage and theft.

### Pluvius Policy of London Lloyds—San Francisco Claim

Judges Daniel C. Deasy and George H. Cabanniss, San Francisco, are the arbitrators who will decide whether Lloyds of London will (or should) pay the loss under a \$25,000 policy covering the outdoor performance of Aida three years ago September 30. A half-inch of rain fell, and that amount was guaranteed not to fall, as it seldom does in September. The Aida bills are still unpaid.

### Meeting Date Changed

The annual meetings and banquet of the Fire Underwriters' Association of the Pacific will be held in San Francisco on January 13 and 14. The Knapsack will not be a dry affair anyway.

### Charge Against Mrs. Kruttschnitt Dismissed

Reference is made elsewhere to the arrest of this San Francisco society woman on a charge of filing a false proof of fire loss. Judge Sullivan dismissed the case, saying that no proof of falsification had been presented.

### 25 Per Cent Bonus

The Home of New York is paying all its salaried employees a bonus of 25 percent.

### Blow Pipe Fires Garage

Klamath Falls, Or.—White Pelican garage set on fire by blow torch used to thaw a frozen water pipe. Flame ignited gasoline vapor. Building damaged; also about forty stored automobiles. Damage about \$23,000.

A panic is a national crime.

### 4 Simultaneous Incendiary Fires

Alameda, Dec. 15.—The 2100 block on Central av. was today in danger from incendiary attempts in Nos. 2111, 2115, 2145 and 2161. Flames broke out in all simultaneously. In the C. H. Wever 2145 home kindling wood, books and kindling had been piled up against a wall and fired. In the others, similar fires adjacent to wooden walls had been started.

A girl of 14 has confessed to starting three fires.

### Another British Fusion

From England comes the announcement that the Norwich Union and the Phoenix Assurance have agreed on a fusion of interests. It is understood that the Phoenix will absorb the Norwich Union's capital, the stock quotations of which advanced from 99 to 130 in one week.

This fusion, it is stated, involves no change in the companies' organizations, neither at home nor abroad. The separate identity of each company will be preserved.

The assets of the Phoenix Assurance are over \$100,000,000, and of the Norwich Union over \$25,000,000, making the merger total over \$125,000,000.

Washington is threatened with compulsory health insurance legislation.

Laws regulating dress will follow.

Marine Loss.—Oil tanker J. A. Chanslor, in ballast from Portland to San Francisco, struck a reef, December 18, off Cape Blanco. Broke in two a few minutes later. The after part sank, carrying down many of the crew. A year ago the tanker George Loomis was wrecked at same place. The Chanslor was a steel ship of about 5,000 tons gross, built nine years ago.

Portland.—Motor ship Avance, in hands of a receiver, slightly damaged by fire.

Jitney Policies Canceled in Oakland.—Interstate Casualty, only writer, has notified city council that on January 1 it will cancel all jitney bus policies.



## SELLING LIFE INSURANCE

Salesmen should leave no spoor.

A hunter may be following, keen of scent for a prospect.

Boasting, telling of what you intend to do, and where you are going next, and that you will close Mr. Smith for So Much next week; handing clerk or boy promised literature "to be placed on Mr. Jones's desk," with your card—what are these but spoor for the competitor?

There are everywhere listeners who may be competitors, or who may have friends engaged in life insurance.

It is easy for the hunter to beat the too talkative salesman to the quarry.

### Get a Fresh View

The salesman should try to look at his work from new angles, and thus keep out of a tiresome rut in presenting his goods. He must use a little "grey" matter every day.

Special excellences and new phrasing will occur. Think of a new way to meet an old objection or delay.

### Working With the Mind

The mind-worker is the master builder. All others are but hewers of wood and drawers of water, so to say. (Or he may be the master-destroyer just as easily.)

How fortunate that our lot is cast among the mind-workers!

Writing life insurance requires about 95 percent mind and 5 percent body exertion. That is when the agent is face to face with his prospect. It doesn't count running around to see people, which is mere fun to the healthy and may be done in an auto car.

The point is this: Big life insurance production is the result of good thinking. There's bound to be a mind-program before anything worth while can be done. It must be laid out with care and carried out in whirlwind time.

There are plodding minds just as there are plodding bodies. But there is this difference: The plodding mind will suddenly evolve into startling acuteness, while the plodding body will grow less active.

There are at this very moment a lot of slow thinkers in our ranks who are due to jump into the limelight, like a shooting star at any moment. And once there they will be apt to stay.—Missouri Life Bulletin.

### The Approach

Do not approach a man who is engaged in conversation with someone else.

Do not mention your business if there is someone other than your prospect present. Agents have lost a few good cases because a third party "butted in."

Do not mention your business until conditions are favorable.

Never try to place your proposition before a merchant in the front part of his store where a customer would probably come in and interrupt the interview at the most important point.

Say, "Mr. Blank, I would like a few words with you in your private office," and saying this, start toward the office.

If your prospect is a prominent man and one that you have not previously met, try to secure a personal introduction or a letter of introduction from some influential mutual friend.

Never jump into the subject of insurance until conditions are favorable for a satisfactory interview.

"I do not discuss insurance on the street with a prospect," said a successful agent. "It is all right to make an engagement on the street, but that is all.—New York Life Bulletin.

How to find prospects? You will find them by making new acquaintances; by asking; by reading engagement, marriage, birth and death lists; by reading of mortgages placed, of mortgages released; of new home building permits; of expanding stores; of anybody who has received money.

The Pacific Mutual wrote some \$10,000,000 new business in November.

## LIFE CHIPS

—President Cochran of the Pacific Mutual Life attended the meeting of the Association of Life Insurance Presidents in New York.

—Vice President Helser of the West Coast Life was one of the speakers at a meeting of the Home Industry League in San Francisco.

—Kilgariff & Beaver, general agency for the Pacific Mutual Life, wrote \$700,000 new business in November. This is a record breaker.

—Life.—Defendants charged with conspiracy to loot the Pittsburg Life & Trust Co.—C. F. and Kellogg Birdseye and G. F. Montgomery—were found guilty on all counts.

—An English life writer (Atlas) will write a pension-for-women policy and a \$500 a year for five years policy. The latter is designed to meet the cost of education of a child.

—The Independent Order of Puritans, aged 16 (but not sweet), is alleged to be insolvent and deserving of a receivership. These orders arrive at the age of insolvency at about 16.

—Kansas, state of McNall, Anthony, et al., and now Travis also, who rules that life companies must no longer write health and accident insurance in the Speak-easy State. The hygh drygh table land climate of this elongated province has a peculiar effect on people and politicians.

—Where a question in a life insurance application regarding applicant's daily consumption of wines, spirits, or malt liquors was answered by "No daily habit—occasional beer," the response is not a representation that applicant did not drink whisky, but merely that he did not use it daily.—McEwen v. New York Life Ins. Co., 183 P. 373.

—New York.—Jacob A. Jackson, aged 71, for many years in charge of the Mutual Life's literary department, an insurance student and author will soon retire. "Points," under his management, has been perhaps the most practical company paper in this country.

## FIRE CHIPS

—The London & Lancashire Fire is doubling its capital.

—The Detroit National Fire, according to a Best's report, lost net about \$31,000 in the first six months of 1919. A special meeting of stockholders will be held, to vote on proposed reduction of capital, the difference to be applied to surplus. There has been an increase of about \$17,000 in assets not admitted.

—Seattle's council has authorized the use of oil burners in stoves. The fire ordinance has been amended.

The fire marshal and underwriters protested.

—Insurance companies have paid a large fire loss bill because of I. W. W. fires but not so large as some imagine.

—American fire losses in 1919 are about normal and may leave an underwriting profit of 5 percent.

—It is said that Colfax, Cal., was recently saved from a brush fire by plowing between.

—C. J. Stovel is now manager of the Capital. In other words, a capital appointment.

—Charles R. Watson, state agent, is traveling through northern and central California for the Republic Underwriters.

—Chicago.—W. A. Chapman, assistant manager, succeeds John Marshall, Jr., as manager of the Western department of the Fireman's Fund.

## POSITION WANTED

*as Special Agent in Western Washington, Oregon and British Columbia field. H ve had 20 years experience as local agent. Last four years as Commercial Club Secretary. Good organizer. Know the field well.*

*Address at present, "W. B. S.,"  
P. O. Box 121, Hoquiam, Wash.*

ANY NEWSPAPER ever receiving a copy of this book is urged to hand it to the 2nd best insurance agent in town. We offer you a club and a leaf.

**All Hail**

The Glens Falls will write hail.

The Aetna will write hail insurance.

The Springfield will write hail insurance.

**Fire**

Marysville, Cal. — Cannery and contents burned today. Origin thought incendiary. Owner, Cal. F. & C. Assn. Loss \$35,000. Ten vacant house fires this summer.

Fire losses are increasing everywhere.

Ohio, after all, will allow "underwriters" to underwrite. Ah.

Fireman's Fund Record for December seems exceptionally good.

"Why Read?" by W. H. Stevens, president Agricultural Ins. Co., before the literate Insurance Society of New York. But we read: "Menu—Veloutay of Lobster Eclair; Supreme of Bass (not ale) sauté, Jack's son; Squab Guinea Hen en Casserole au Geniave, etc., Cafay Nwor,

minus Kirshwasser, Goodnight. And among the books every fire man should read are the Aetna Bible, Yale Readings in Insurance, B. I. L. A. Lectures, Agents Key to Fire Insurance, etc. "A good book has one advantage over a good friend; you can shut it up at any time you want to."

**Life**

What's one life man's meet is another life man's poison.

It may be useful for the seller to always "approach" with the thought that he represents more money, perhaps much more, than the "prospect" possesses.

**Life Merger**

The Continental Life of Salt Lake (newly bought) is being examined by the insurance departments of six states. This company and a Kansas and a Missouri company will be merged, and the headquarters probably in Kansas City, Mo., where President J. W. Cooper resides.

# The Pacific Mutual Life Insurance Company

of California

*The Only Old Pacific Coast Company*

**Offers SUPERIOR OPPORTUNITIES  
to High Class Salesmen**

See for an Agency Contract in California

*Managers for Life Department*

**KILGARIF & BEAVER.**

Shreve Building, San Francisco

**JOHN NEWTON RUSSELL, Jr.**

Pacific Mutual Bldg., Los Angeles

*Managers for Accident Department*

**F. A. STEARNS.**

Shreve Building, San Francisco

**The PASCHALL-JONES CO.**

Story Bldg., Los Angeles

**Paid-for Life Insurance, \$208,647,520.00**



**FOUNDED 1868**

**Assets**

**\$45,432,695.61**

**Capital and Surplus**

**\$5,039,328.50**



# Queen

Insurance Company  
Of America, N. Y.

ASSETS, (JAN. 1, 1919) . . . \$14,457,150

NET SURPLUS, . . . 4,660,450



Gross Assets, Jan. 1, 1919  
\$142,280,242

Fire and Marine Assets  
\$68,320,967

Net Surplus  
\$22,627,938

## NEWARK FIRE Insurance Company

ESTABLISHED 1811

ASSETS, . . . . . \$2,777,425

SURPLUS TO POLICYHOLDERS, 1,055,529

*ROLLA V. WATT, Pacific Coast Manager*

*FREDERICK B. KELLAM, Asst. Manager*

*H. R. BURKE, Asst. Manager*

*T. B. DEAN, Marine Underwriter*

*F. D. WALLIS, Automobile Underwriter*

ROYAL INSURANCE BUILDING, SAN FRANCISCO

## ONE THING AND ANOTHER

Peering deep into my shaded crystal I perceive in the not very far future the disintegration of the giant life companies, grown too large to be adhesive and safe. The time has arrived when new business cannot be secured in sufficient amounts to equal the annual loss by maturities, surrenders and lapses.

\* \* \*

Gazing into my crystal I see all American insurance expressed as casualty and automatically attached to all persons and property by the government, in the misty future.

\* \* \*

An advertisement reads:

"Seven schoolhouses catch fire every day."

I assume that they are different schoolhouses.

\* \* \*

A man is never any stronger than his stomach.

In Shakespierre's (or Shakespear's) time the l in half was sounded. When actors, imitating a fad among the "upper classes," pronounced half as if spelled hahf the common people in the then "pit" protested angrily. We Americans generally pronounce the word "haff" but scorn anyone who says "ca'm" or "ga'nt" or "pa'm."

\* \* \*

A nation of spies is a nation to despise. Consider Russia! Spies provoke revolt.

\* \* \*

As long as there is a single fertile acre untilled there are not too many people and therefore war is unnecessary.

\* \* \*

I tempt you and make you strong and give you character, by your resistance. I make you think or destroy you.—Nature.

\* \* \*

"He is forgotten." "Impossible. He never was remembered."

**NEW PACIFIC DEPARTMENT**  
**Merchants Fire Assurance Corporation** OF NEW YORK  
 Organized 1910

**Capital, - - \$400,000.00**

**Admitted Assets, - \$2,786,430      Surplus to Policyholders, - \$1,269,113**

**Prominent Stockholders**

**Conservative Management**

**Merchants Underwriters Agency** OF NEW YORK

**Admitted Assets, - \$2,786,430      Surplus to Policyholders, - \$1,269,113**

**PACIFIC DEPARTMENT: 324 California Street, - SAN FRANCISCO, CAL.**

**GEO. L. McINTIRE, Sec'y**

**"Unexcelled Service to Agents and Policyholders."**

---

ELBRIDGE G. SNOW, President

*Organized 1853*

# **THE HOME INSURANCE COMPANY NEW YORK**

---

## ***Riot and Civil Commotion COVER***

***Full Protection Against Loss From  
RIOT --- INSURRECTION --- CIVIL COMMOTION  
INCLUDING STRIKE EXPLOSION***

---

### **FIRE and ALLIED BRANCHES of INSURANCE**

Fire, Lightning, Automobile, Explosion, Hail, Marine (Inland and Ocean), Parcel Post, Profits and Commissions, Registered Mail, Rents, Rental Values, Riot and Civil Commotion, Sprinkler Leakage, Tourists' Baggage, Use and Occupancy, Windstorm, Full War Cover.

---

**STRENGTH**

**REPUTATION**

**SERVICE**



### Left Over 150 Million and Had His Life Insured

Henry Clay Frick, ironmaster, whom the worthless anarchist Berkman assassinated years ago, died the other day. He willed to his widow, son and daughter \$25,000,000, to Pittsburg 151 acres for a park, and \$117,000,000 to an art trust, to colleges, hospitals, dispensaries, homes and other charities.

Though a multimillionaire, Frick carried a large amount of life insurance.

Mr. Frick was head of the "house-cleaning" committee which made a report with recommendations when the Equitable Life was the subject of investigation by the New York legislature. The directors of the company of course turned down this criticizing

report, but subsequently adopted its representations and reproved the quarreling officials Alexander and Hyde. The directors who made the rejected exposing report at once resigned.

### 10 Years for I. W. W.

Pleading guilty to violation of the criminal syndicalism law of Oregon, six I. W. W. bugs were recently sentenced to 10 years in the penitentiary and to pay \$1,000 each. As they don't work, how will they pay it?

A coroner's fire inquest law would certainly prevent fires in this U. S. A., by making everybody more careful with fire.

***Largest Fire, Marine and Miscellaneous  
Premium Income - \$53,500,000***

**Strike, Riot, Civil Commotion,  
and Explosion Insurance**

***Present Rates Are Trebled in the Event of a General Strike,  
Therefore INSURE NOW and Save Money***

**COMMERCIAL UNION ASSURANCE COMPANY  
of LONDON**

**PALATINE INSURANCE COMPANY  
of LONDON**

**Pacific Department 558 Sacramento St., : : San Francisco**

**CHARLES J. HOLMAN, Manager**

**R. C. MEDCRAFT, Assistant Manager**

Pacific Department, 369 Pine Street, - San Francisco

# CONNECTICUT WESTCHESTER

FIRE INSURANCE CO.

FIRE INSURANCE CO.

OF

OF

## HARTFORD

## NEW YORK

ESTABLISHED 1850

ESTABLISHED 1837

**BENJ. J. SMITH,**  
**MANAGER**

**FRED'K S. DICK, Assistant Manager**

## PACIFIC DEPARTMENT SPRINGFIELD

**F. & M. Ins. Co.**

*of Springfield, Mass.*

**Largest Fire Insurance Company Chartered by the State of Massachusetts**  
Incorporated 1849

<b>Total Assets</b> . . . . .	<b>\$ 13,224,033 34</b>
<b>Total Liabilities</b> . . . . .	<b>10,698,313 46</b>
<b>Net Surplus</b> . . . . .	<b>2,525,719 88</b>
<b>SURPLUS TO POLICYHOLDERS,</b> . . . . .	<b>\$ 5,025,719 88</b>

**150 Sansome Street, : San Francisco**

**GEORGE W. DORNIN, Manager**

**JOHN C. DORNIN, Asst. Manager**

**SUPERINTENDENTS OF AGENCIES**

**C. L. SPEAR**

**GEO. C. CODDING**

**J. E. CRANDALL**

**C. H. ANDERSON**

**FRANK H. YOUNG**

**RALPH G. STICH**

**W. L. HARNAN**

Mark Twain said of San Francisco in 1864—he was a reporter—somewhat like this: It was a dull, dull, full town. We raked it from end to end every day for space-fillers. If there

were no fires to report we started some. At night we visited the six theaters, seven nights in the week. (San Francisco now has only one theater and one thousand movies.)



# ATLAS

*Assurance Company*

(LIMITED)

Of London, England

With which is Incorporated the

**Manchester Assurance Co.**

TOTAL SECURITY, . . . \$25,000,000.00

Assets in United States, \$3,270,655 00

Office: 100 Sansome St., - San Francisco

**FRANK J. DEVLIN, Manager**

**T. H. PALACHE, Assistant Manager**

## GENERAL

Living cost is still sky-rocketing—and the premium on gold is rising. The 10-cent egg indicates that our 50-cent purchasing dollar is worth about 44.4 cents. At that value, how little protection are insurance men writing?

“Mark Twain” was a nom-de-plume used first by a Mississippi river pilot named Isaiah Sellers, subsequently immortalized as “Col. Sellers” in

“Gilded Age.” After his death, Samuel Clemens adopted it in his legislative letters from Carson City, Nev., to the Virginia City Enterprise. “Mark twain” was the cry of the leadman to the pilot above, and meant two fathoms or twelve feet of safe water.

Among “defaulted and inactive bonds” are many irrigation districts.

Speaking of Blue Sky laws reminds me that what we really need is a Blue Monday law.



ARE YOU PLEASED?

IF NOT, SEE

US

POLICIES UP TO THE MINUTE  
LIFE, ACCIDENT and HEALTH,  
OCCIDENTAL LIFE INSURANCE CO.  
OF CALIFORNIA

"THE DURABLE"

MERCHANTS NATIONAL BANK BLDG.,

LOS ANGELES, CAL.



New York Underwriters' Agency

Established 1864

Issues policies covering Fire, Riot and Civil Commotion and  
Sprinkler Leakage

Assets Represented, . \$39,723,888.62

F. M. BRANCH, Manager

H. R. MANN Jr., Assistant Manager

Pacific Coast Department: 339-341 Sansome St., SAN FRANCISCO

SPECIAL AGENTS AND ADJUSTERS: — A. E. Bailey, 1215 Hoge Bldg, Seattle, Wash.

V H. Quitzow, 339 Sansome St, San Francisco — A. C. Anderson, 317 Van Nuys Bldg., Los Angeles

Chas. J. McPhee, 603 Mohawk Block, Spokane, Wash.

W. B. MEIKLE, President and General Manager

JOHN SIME, Asst. General Manager

BRITISH AMERICA ASSURANCE CO.

OF TORONTO

(INCORPORATED 1833)

( FIRE )

United States Assets . . . . . \$2,192,173.14

Liabilities in United States . . . . . 1,419,245.79

Surplus . . . . . \$772,927.35

MILLER, HENLEY & SCOTT,

201 Sansome Street, - - - San Francisco

General Agents for OREGON, WASHINGTON, ALASKA and HAWAII

FIRE

—Manager Wm. S. Warren of the Chicago branch of the Liverpool & London & Globe retires this month, in his 72nd year. He has been sole manager since 1892. Richard H. Purcell, assistant manager succeeds him.

—Bound to have the public with them a new Chicago company is the Public Life, with Alfred Clover (erstwhile of the Royal Life) as head of the fifteen directors.

—Five Girls Pinned Beneath an Auto

—Next!

## Automobile — Fire — Strike — Riot — Sprinkler Leakage — Explosion INSURANCE

### PACIFIC DEPARTMENT

UNITED STATES FIRE INSURANCE COMPANY

Organized 1824

THE NEW BRUNSWICK FIRE INSURANCE COMPANY

Organized 1826

THE NORTH RIVER INSURANCE COMPANY

Organized 1822

MERCHANTS FIRE ASSURANCE CORPORATION

Organized 1910

RICHMOND INSURANCE COMPANY

Organized 1836

**WM. W. ALVERSON, Manager**

**HAROLD JUNKER, Assistant Manager**

**266 Bush Street, - - - - San Francisco**

**A. M. LOVELACE, AGENCY SUP'T,  
SAN FRANCISCO**

**T. J. KELEHER, STATE AGENT,  
LOS ANGELES**

**Special Agents — Portland:—W. E. Helfrich, Ward S. Jackson. San Francisco:—T. B. Clarke,  
W. T. Booth. Los Angeles:—E. R. Honsinger**

**TERRITORY:—Alaska -- Arizona -- Washington -- Oregon -- California -- Nevada -- Utah -- Idaho  
Montana -- Hawaiian Islands**

**Insurance Placed Anywhere in the United States and Dominion of Canada**



## VULCAN FIRE

Insurance Company

OF OAKLAND, CAL.

Capital, . . . . \$500,000 00

Net Surplus, . . . . 381,516 72

Surplus to Policyholders, . 881,516 72

Cash, Bonds and

Secured Loans, 1,201,591 14

Other Assets, . . . . 157,642 33

Total Assets, . . . . 1,359,233 47

J. F. CARLSTON, PRESIDENT

Underwriting Department

249 Pine St., : San Francisco

ARNOLD HODGKINSON, SECRETARY

H. B. KEITH, MANAGER



—Marine. — H. C. Cassidy is opening the Northwestern Underwriters agency in San Francisco, including five of the smaller companies.

## Life Policy Buyers Are Invited

To Send to  
The Coast Review,  
San Francisco,

FOR RECOMMENDATIONS

*of Three Surely Solvent and Lib-  
eral Life Insurance Compan-  
ies, and of Three Fitting  
Forms of Policies or  
Contracts*

**FREE**

State Age ( about ) of Self and of De-  
pendents for whom Protection is wanted

**WE MAY BE ABLE TO SERVE YOU  
WELL AND WITHOUT COST. IF  
YOU ARE INSURED DO YOU KNOW  
FOR HOW MUCH ?**

FIRE

EXPLOSION

AUTOMOBILE

**FIRE ASSOCIATION**

Of PHILADELPHIA

Cash Assets, - \$13,481,581.02      Surplus to Policyholders, - \$3,599,623.24

**Philadelphia Underwriters**

(Insurance Company of North America and Fire Association of Philadelphia.)

Total Assets, - \$40,755,189.48      Surplus to Policyholders, - \$13,473,116.40

**F. M. AVERY, Manager****Pacific Coast Department: 242 - 244 Sansome St., San Francisco**Supt. of Agents, CHAS. L. BARSOTTI; Special Agents: T. F. O'GRADY, H. W. HOGAN, San Francisco;  
GEO. F. STANIFORD, Los Angeles; SAM G. GORDON, Seattle; FRANK S. GLOVER, Portland, Or.**AUTOMOBILE**

When placed under arrest by an officer who steps on the running board of your automobile it is your duty to stop the car; otherwise if the officer is injured or killed you are liable for damages as having unlawfully resisted authority. See 260 F. 16.

A new thieving is that of goods, furs and cloaks left in closed and locked cars. The thief thrusts his arm between windshield plates and drops a side window. Then he steps back and helps himself to what the shoppers have so "securely" left on the seats.

A month ago a San Franciscan died from a stroke by a crank handle. "The engine backfired."

Los Angeles.—While "demonstrating" his car to four young men who professed a desire to buy it, they seized, bound and gagged him, robbed him, threw him out, and ran away with his car.

A Bakersfield, Cal., merchant, who while over-stimulated ran over and killed a man on the state highway, pleaded guilty. Sued for damages, he has paid the widow and seven children of deceased \$14,000.

In large cities of this country about 100 automobiles are stolen every month.

**Automobile in Barn**

Plaintiff farmer insured his barn. Policy contained clause exempting liability if gasoline should be stored therein. Plaintiff usually drove his automobile into the barn and usually had from two to ten gallons in the tank.

The barn burned when the automobile was elsewhere. The Kansas supreme court ruled that the policy became null and void when the insured by driving his machine into the barn stored gasoline therein.

Closed cars are recommended for winter use and for ocean vicinities. The number of closed cars will increase.

American 1920 exodus to Britain and France is expected to begin early.



**More Holidays**

November has three holidays: Elec-

tion day, Armistice day and Turkey day.



**THE SPIRIT OF THE WEST IS**  
 THE SPIRIT OF  
**WEST COAST SERVICE**  
 "WITHOUT A VISION THE PEOPLE PERISH"

The high ideals for which the West Coast Life stands are inspired by a vision of the attainment of concrete results that is being rapidly realized in the successful building of a big Western company.

*Insurance in force over \$40,000,000*  
*Assets over 4,800,000*

West Coast agents share in the opportunities for development that are a feature of the substantial growth of the Company, and the chances for advancement are limited only by the measure of ability and ambition possessed by the individual.

CHAS. W. HELSER, Vice-President  
 376 Pine Street, West Coast Building, San Francisco

For Sale at the Coast Review Office Only

**"FIRE INSURANCE"**

By

*Yours truly,*  
*Wm. Sexton*

The late Wm. SEXTON wrote the signature, of which the above is a facsimile, when he was nearly 84 years of age. The letters are entirely free from any indication of trembling.

*Strong Paper Cover, . . . One Dollar*  
*Flexible Cloth Cover, . . . One-Fifty*  
*Red Pegmoid Cover, . . . One-Seventy-Five*

For Sale by the Coast Review, 122 Halleck st., San Francisco

**NORTHERN  
LIFE**

INSURANCE CO.

Northern Life Building  
SEATTLE, U. S. A.

D. B. MORGAN,  
President

Reserves and Surplus to Policyholders  
**\$1,685,000.00**



HOME OFFICE, SEATTLE, U.S.A

**A GOOD POLICY  
"3-in-1"**

LIFE  
HEALTH  
ACCIDENT

**ONE POLICY  
ONE PREMIUM**

Protection to you while  
living, and to yours  
afterwards

Good Agency Contracts  
to Reliable "Live" In-  
surance Men.--Write today

**Over \$75,000,000**

of new business is the record for 1919 of the

**BANKERS LIFE COMPANY**

*Des Moines,*

*Geo. Kuhns, President*

## **FIRE INSURANCE DEPARTMENT**

**BALFOUR, GUTHRIE & CO.**

GENERAL AGENTS

PACIFIC DEPARTMENT

AMERICAN INSURANCE CO., Newark, N. J.

CALEDONIAN INSURANCE CO., Edinburgh

CAMDEN FIRE INSURANCE ASSOCIATION, Camden, N. J.

NORTH CHINA INSURANCE CO., LTD.

QUEENSLAND INSURANCE CO., LTD.

ROCHESTER DEPT. GREAT AMERICAN INS. CO., N. Y.

UNION INSURANCE SOCIETY OF CANTON, LTD.

SCOTCH UNDERWRITERS DEPT. CALEDONIAN INS. CO.

S. W. COR. CALIFORNIA AND BATTERY STREETS, SAN FRANCISCO

### **ITEMS**

Chicago.—R. S. Critchell, a well known fire underwriter, is dead, aged 76. He built up a fine large business, starting in 1866. He represented a California company for a

number of years. Mr. Critchell was the author of an interesting book and prepared valuable insurance literature.

A dyspeptic man is an intoxicated man.

The World Auxiliary is entering the  
U. S. A new British office.

Never put off till tomorrow what  
you should have done yesterday.

## The Fidelity & Casualty Co. of New York

92 Liberty Street, New York, N. Y.

### SEMI-ANNUAL STATEMENT, JUNE 30, 1919

Assets . . . . .	\$18,060,538 72
Liabilities . . . . .	14,718,231 84
Capital . . . . .	1,000,000 00
Surplus over all liabilities . . . . .	2,342,306 88
Losses Paid to Dec. 31, 1918 . . . . .	68,667,495 03

#### THE COMPANY'S LINES

Fidelity — Surety — Accident — Health — Disability — Burglary — Robbery — Larceny — Theft —  
Plate Glass — Druggists' Liability — Owners' and Tenants' Liability — Employers' Liability —  
Public Liability — Steam Boiler — Fly Wheel — Workmen's Compensation — Automobile Liability —  
Property Damage and Collision — Physicians' Liability — Teams' Liability.

**PACIFIC COAST DEPARTMENT** — California: CHAS. J. BOSWORTH, CHANNING B. CORNELL,  
Resident Managers, Merchants Exchange Bldg., San Francisco. **Washington and Oregon:** SEELEY  
& CO., 111 S. 10th St., Tacoma; Coleman Bldg., Seattle; Board of Trade Bldg., Portland

## THE LONDON ASSURANCE CORPORATION

OF LONDON

Cash Assets. . . . . \$36,968,335.00

### THE LONDON UNDERWRITERS

**SPECIAL AGENTS**---C. W. Rohrer, LOS ANGELES; Gus. J. Roth, PORTLAND, Ore.; T. S. Heath, DEN-  
VER, Colo.; J. E. Johnson, SPOKANE, Wash.; P. R. Weinmann, B. L. Penfield, SAN FRANCISCO;  
Percy J. Perry, SEATTLE.

**A. W. THORNTON, Manager**

**J. M. MENDELL, Assistant Manager**

**G. E. GOGGIN, City Manager**

WM. H. HACKETT, Supt. of Agents

**PACIFIC BRANCH—369 Pine Street, SAN FRANCISCO**

## BOOKS FOR SALE BY THE COAST REVIEW

COAST REVIEW'S PACIFIC FIRE CHART for 1919. Price 25 cents

Wm. Sexton's Incomparable "FIRE INSURANCE." Prices: \$1.50 cloth; \$1.75 pegmoid;  
\$2.00 morocco. Flexible binding and size for the pocket. Paper cover \$1.00

Spencer's "SUGGESTIONS TO LOCAL AGENTS." Price 20 cents

SPECIAL AGENTS' MONTHLY ACCOUNT BOOKS. Price 10 cts, 3 copies 25 cts, dozen \$1

COAST REVIEW'S PACIFIC FIRE MANUAL; for Local Agents. Price 75c, cloth bound

The Pacific Year Book is no longer published



**\$45 per Capita Tax**

In 1920 the federal government must collect 5 billion dollars for its expenses, including interest on huge war debt.

San Francisco must collect 19 million dollars to meet its increased bills. This is nearly 40 dollars per capita, and there is no war debt. In addition is the state tax, collected by the corporations.

**An Epitaph**

"I was well, wanted to be better, took medicine, and here I am."

The police say burglaries are increasing right along. Then burglary rates should increase right along too.

**Without Funds**

It is said that while the postoffice insures parcels, it admits that it has no funds to pay losses.

Better insure with an insurance company.

**Marine Losses**

Motorship Admiral Sims, from P. I. to San F., total loss at end of one of Negro islands.

**Some Rug**

An Oriental rug, over 300 years old, was recently sold in New York city for \$75,000. It contains 8,600,000 hand tied knots.

Auto Breaks Through Bridge; 3 Drown

**Scottish Union and National**

**Insurance Company  
Of Great Britain.**

Organized 1824,

**Fire — Lightning — Tornado  
Automobile — Sprinkler Leakage**

**North American Branch:  
Hartford, Conn.**

**JAMES H. BREWSTER  
MANAGER.**

**FIELD REPRESENTATIVES:**

FRED W. GASTON, Tacoma, Wash.,  
Oregon, Washington, British Columbia.

JOHN L. REAMS, State Agent,

706 Gas and Electric Bldg., Denver, Colo.,  
Colorado, Wyoming, New Mexico, Utah,

H. C. EDMUNDSON, State Agent,  
605 Mohawk Bldg., Spokane, Wash.,  
E. Wash., E. Oregon, Montana and Idaho

H. W. FORES, San Francisco, Cal.,  
General Agent, California, Nevada, Arizona.

**SAN FRANCISCO OFFICE:  
201 Sansome Street**

**Agents Wanted**

**Special or Local Agents or  
Clerks or News Men**

**Can Make a Tidy Bit by  
Soliciting Subscriptions**

FOR EDITION A ( Magazine )  
and or EDITION B ( Summary )  
of The 47-YEAR-OLD COAST  
REVIEW.

***This is Cash Work and  
a Bonus***

**Write Publisher Coast Review,  
122 Halleck St., San Francisco, for  
Full Particulars.**

**WRITE NOW! RIGHT NOW!**

**Ton and a Half a Day**

The great opium ring, which Uncle Sam seems unable to suppress, smuggles into the United States about one and a half tons of opium a day. This is the latest estimate.

It is better to be bright than president.

**Phrases**

His mind is generous in its sympathies.

No, Robert, beer is not mentioned in the Bible; not lager beer, at any rate; but we read in Job: "I have seen the foolish taking root."—Boston Transcript.

W. B. MEIKLE. President and General Manager      JOHN SIME. Asst. General Manager

**WESTERN ASSURANCE CO.**  
OF TORONTO (INCORPORATED 1851)

UNITED STATES ASSETS . . . . .	\$4,693,580.00
LIABILITIES IN UNITED STATES . . . . .	2,959,964.00
<i>Surplus</i> . . . . .	<i>\$1,733,616.00</i>

**PACIFIC COAST DEPARTMENT**  
201 SANSOME STREET - - - SAN FRANCISCO  
MILLER, HENLEY & SCOTT, Managers.

**TOTAL ASSETS REPRESENTED, OVER \$35,000,000**

**Svea Insurance Company**  
of GOTHENBURG

**Agricultural Insurance Co.**  
of WATERTOWN, N. Y.

**Globe & Rutgers Fire Ins. Co.**  
of NEW YORK, N. Y.

**Hamilton Fire Insurance Co.**  
of NEW YORK, N. Y.

**Globe Underwriters Agency**  
of NEW YORK, N. Y.

**Sea Insurance Co. Ltd.**  
of LIVERPOOL, ENG.

**EDWARD BROWN & SONS**  
GENERAL AGENTS

202 - 204 Sansome St.,      SAN FRANCISCO

**22,000 EDITION**

It Is for All Local Agents

12th EDITION

**Pacific Fire Manual**

(formerly the Otey Manual)

PRICE \$1.00

Recommended by General, Special  
and Local Agents

For Sale by the Coast Review

# CANTON Insurance Office

(LIMITED)

OF HONGKONG, CHINA

Capital Subscribed . . . . .	\$1,250,000 00
Capital Paid Up . . . . .	250,000 00
Cash Assets . . . . .	3,296,553 33
Net Surplus . . . . .	2,197,292 47

The above Company conducts  
a general Marine Insurance  
business.

**PARROTT & CO., General Agents**  
Since January, 1882

**E. L. BARRY, Manager**

320 California Street, San Francisco  
[Babcock Building]

## PHŒNIX

Assurance Company, Ltd.

Of London

ESTABLISHED 1782

**E. C. F. KNOWLES,**

General Agent for Pacific Coast

**MUNRO ENGLISH,**

Assistant General Agent

**222 SANSOME STREET**

*Phoenix Building*

**San Francisco**

### Over 2 Million Daily Interest on Liberty Bonds

Washington, D. C. 16.—Interest on Liberty Loans now amounts to between \$800,000,000 and \$900,000,000 per year.

The population of the United States is estimated at something under 110,000,000 persons.

The United States Treasury therefore is disbursing investment profits averaging \$8 each to every man, woman, and child in the country.

More than 20,000,000 persons were listed at the close of the Victory Loan as holders of war bonds, indicating an average family holding which just tallies with the above figures—some \$200 worth of Liberty or Victory bonds, producing an income of \$8 per year. There are far fewer now.

## The Employers' Liability Assurance Corporation, Ltd.

OF LONDON

HEAD OFFICE FOR UNITED STATES:

**Employers' Liability Building**

33 Broad St., Boston

**SAMUEL APPLETON, U. S. Manager**

### *Accident Policies*

*Of all kinds at very low rates. Employers Liability Policies indemnifying employers against claims for accidents to employes. Individual, Fidelity Bonds and Accident Policies. Workmen's Benefit Policies. Vehicle Insurance. General Liability Policies on buildings. Elevator insurance.*

**CHAS. J. OKELL & CO.**

General Agents, - - San Francisco, Cal.  
Royal Insurance Building



## CAPABLE MEN CAN ALWAYS BE WELL PLACED

Much desirable territory is ready for Agents who can deliver policies in satisfactory volume. Inquiries about localities will have careful attention.

### UNION MUTUAL LIFE Insurance Company

PORTLAND, MAINE.

Address **ALBERT E. AWDE**, Supt. Agencies

**GEO. ELLIOTT HUNT**, Manager

1002 Shreve Bldg., Post St. and Grant Avenue  
San Francisco, Cal.

**T. H. McALLIS**, Manager

917 Board of Trade Bldg., Fourth and Oak Sts.  
Portland, Oregon

**P. B. DUREN**, Manager

307-308 Boston Block, Seattle, Wash.

**J. E. EVANS**, Manager

Davis Chambers, 615 Hastings St., W.  
Vancouver, B. C.

## National Liberty Insurance Company of America

Incorporated Under the Laws of the State of New  
York in 1859

Statement, January 1, 1919.

Cash Capital, - - -	\$1,000,000.00
Assets, - - - - -	9,609,646.00
Liabilities - - - - -	7,214,228.11
Net Surplus, - - - -	2,395,417.89
Surplus for Policyholders	3,395,417.89

HEAD OFFICE

62 WILLIAM STREET, NEW YORK

## GENERAL

### Single Tax in Theory and Practice

Hon. J. Hamilton Fernis, chairman of the Board of Assessors of Montreal, Canada, has made a careful study of the practical results of the single tax system. He has come to the conclusion that the conditions of humanity will not be improved by compelling land to bear the burdens of taxation. He shows that Henry George was not the originator of single tax theories; he merely revived ideas advanced more than 200 years ago. [So stated by Coast Review some months ago.]

After discussing the results of experiments in Australia, New Zealand, Vancouver, British Columbia, and Edmonton, Alberta, he says:

"As a benefit to the working man it has utterly failed. The city treasurer of Victoria, B. C., says: 'With total exemption of all buildings from taxation I think the working man is getting the worst end of the stick.' This is the consensus of opinion of all who have carefully and impartially studied the conditions in the West."

"To sum up: The single tax theory, when put into practice, has failed to abolish or in any way check land speculation; it has not lowered rents; it has not been instrumental in giving permanent employment to all willing to work; it has not increased wages; it has not lowered the cost of living; nor has it abolished poverty. Like many other plausible theories, 'it has been weighed in the balance and found wanting.'"

"Ironbark," a species of the eucalyptus tree in Australia, is preferred to steel and iron for girders and supporting columns, it being almost impervious to fire and does not bend or buckle when exposed to excessive heat.

### PLATE GLASS

Plate glass insurance has been issued in England since 1852, and in the United States since 1868; and prior to 1915 it had usually produced a fair profit to the companies, nearly every year. But owing to the conditions brought about by the war, the price of glass increased so rapidly that it was practically impossible to keep the rates abreast of current prices. While increases in the premium rates were made from time to time, they were always a lap or two behind the increase in the market price of glass. There will be an increased demand for new glass, owing to the resumption of building operations in both this country and abroad, thereby causing a continuance of high prices for some time yet and possibly a further increase.

A plate glass policy does not place any limit on the value of the glass, except glass of special manufacture, which is insured at a fixed valuation. The policy provides that the company must either pay the actual cash value of the plate at the time of breakage, or replace the broken plate with a plate of similar quality and value. The premium is not based directly on the amount of insurance, but it is indirectly, because it is in reality based on the value of the glass as indicated by its size; but as no amount of insurance is stated in the policy the assured in many cases does not realize the actual money value of the insurance furnished. If an assured four years ago insured all his glass—which at that time was worth \$500—at a certain premium, and today finds that he must pay two or more times that prem-

ium for insuring the same glass, he may be inclined to believe that the company is overcharging him, because he does not realize that the amount of insurance provided by the policy today is \$1,500 where four years ago it was only \$500.

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Following the practice of conservation during the war, the authorities seriously considered curtailing the output of large plates of glass on the ground that such plates were non-essential, as two smaller plates would do just as well, although possibly they might not present such an attractive appearance. This resulted not only in a very high price for the larger plates, but threatened to make it practically impossible to obtain the large plates at all. To meet this condition the companies adopted a standard endorsement providing that plates containing over 100 square feet in surface area could be replaced by two plates of smaller dimensions but containing the same surface area as the larger plate. A discount of 25 percent was allowed from the premium in such cases. This practice has now been changed so that it is optional either to issue the endorsement permitting a 25 percent reduction in premium, or not to issue it and charge a 25 percent additional premium.—Fred S. Garrison.

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THE FIRST OFFICE to commence paying in full the face of the policies, without discount, for cash or exchange.

THE ONLY GENERAL AGENCY that remained in San Francisco where its patrons suffered.

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*Of New York*

*Incorporated 1849*

SURPLUS to Policyholders . . \$6,165,264 00    UNDIVIDED Profits . . . \$2,489,338 00

**SECURITY INSURANCE COMPANY**

*Of New Haven*

*Incorporated 1841*

SURPLUS to Policyholders    \$4,542,259 00    UNDIVIDED Profits . . . \$ 837,473 00

**GIRARD FIRE AND MARINE INSURANCE COMPANY**

*Of Philadelphia*

*Incorporated 1853*

SURPLUS to Policyholders . . \$2,449,341 00    UNDIVIDED Profits . . . \$ 452,411 00

**FIREMEN'S INSURANCE COMPANY**

*Of Newark*

*Incorporated 1855*

SURPLUS to Policyholders . . \$7,222,952 00    UNDIVIDED Profits . . . \$2,384,971 00

**EASTERN UNDERWRITERS AGENCY**

SURPLUS to Policyholders . . . \$4,037,521 00    UNDIVIDED Profits, \$1,040,201 00

**UNITED-AMERICAN INSURANCE COMPANY**

*Of Pittsburg*

*Incorporated 1873*

SURPLUS to Policyholders . . \$783,146 00    UNDIVIDED Profits . . . \$240,919 00

**NEW HAVEN UNDERWRITERS**

SURPLUS to Policyholders . . \$4,542,259 00    UNDIVIDED Profits . . \$837,473 00

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# COAST REVIEW *INSURANCE and INVESTMENTS*

DECEMBER

A Useful Publication

*In its 49th year*

## FIRE

Oakland, Cal.—Our fire limit zones are to be widened and irregular lines straightened. Fourteenth street is to be included. Too many special districts were excluded when lumber was cheap.

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Santa Maria, Cal.—Entire fire department of this thriving oil city have resigned, because of the high price of clothing. They say the work destroyed more good clothing than the \$10 a month salary would pay for. Even the chief, whose pay was \$30 a month.

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Grain fires in Kansas have doubled in numbers and losses. Many incendiary.

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Petaluma, Cal., has increased the salary of its assistant (volunteer) fire chief from \$100 to \$180 per year.

Butte, Mont., 13.—McKinley school building burned, with loss of \$100,000.

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## GLASS WORKS

Wissenoming, Pa.—Big glass works damaged \$300,000.

## STORES

Los Angeles.—Los Angeles Creamery stores, Stephenson av. east of city limits burned, with \$60,000 loss, including cottonseed and beet pulp.

## GARAGES

San Jose, Cal.—At 70 south Seventh shed, auto and garage burned.

## HOMES

Selby Flat, Cal.—Forest fire sparks riding a gale lights up W. G. Richards's farm house. Loss total.

Auburn, Cal.—Home of Frank G. Jordan, secretary of state, near here, burned today.

## VACANT

Gilroy, Cal.—Vacant dwelling on Egleberry st. burned to ground and fire threatened Martin Bros. feed mill, which was damaged.

## RANCH

Chico, 11. — Richardson & Nubent ranch fire tonight burned 80 tons of hay, 4 tons barley, 14 head of livestock, harness, and an automobile, with \$15,000 loss.

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## CALIFORNIA

San Francisco at 3 of one morning late last month was awakened by a gentle quiver which made newcomers shiver and old settlers wonder "was that a flivver?" It was just a weather breeder, brother.

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On November 15th the golden spike was driven on the San Diego & Arizona Railway, thereby marking the completion of the construction of the road.

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There are three Villians in San Francisco, according to the city directory. I thought there were more.

**OLDEST INSURANCE COMPANY IN THE WORLD**  
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CASH ASSETS . . . . . \$23,091,408 00  
SURPLUS . . . . . 13,991,760 00  
TOTAL RESOURCES . . . . . 32,691,408 00

*United States Branch, 54 Pine Street, New York*

**P. T. KELSEY, Manager**

## **MICHIGAN** **FIRE and MARINE** **INSURANCE COMPANY** **Of DETROIT, MICHIGAN**

**ESTABLISHED 1881**

**D. M. FERRY, Jr., President**

**E. J. BOOTH, Vice President**

**H. E. EVERETT, Secretary**

CASH ASSETS . . . . . \$1,950,400 05  
CAPITAL PAID UP . . . . . 400,000 00  
LOSSES PAID SINCE ORGANIZATION . . . . . 9,414,889 24

## **PATRIOTIC** **ASSURANCE CO. Ltd** **OF DUBLIN, IRELAND** **FOUNDED 1824**

*United States Branch, 54 Pine Street, New York*

**P. T. KELSEY, Manager**

CASH ASSETS . . . . . \$1,611,870 09  
CAPITAL PAID UP . . . . . 500,000 00

### **Sun Underwriters Agency**

CASH ASSETS . . . . . \$23,091,408 00  
SURPLUS . . . . . 13,991,760 00  
TOTAL RESOURCES . . . . . 32,691,408 00

**P. T. KELSEY, United States Branch Manager**

**54 PINE ST., NEW YORK**

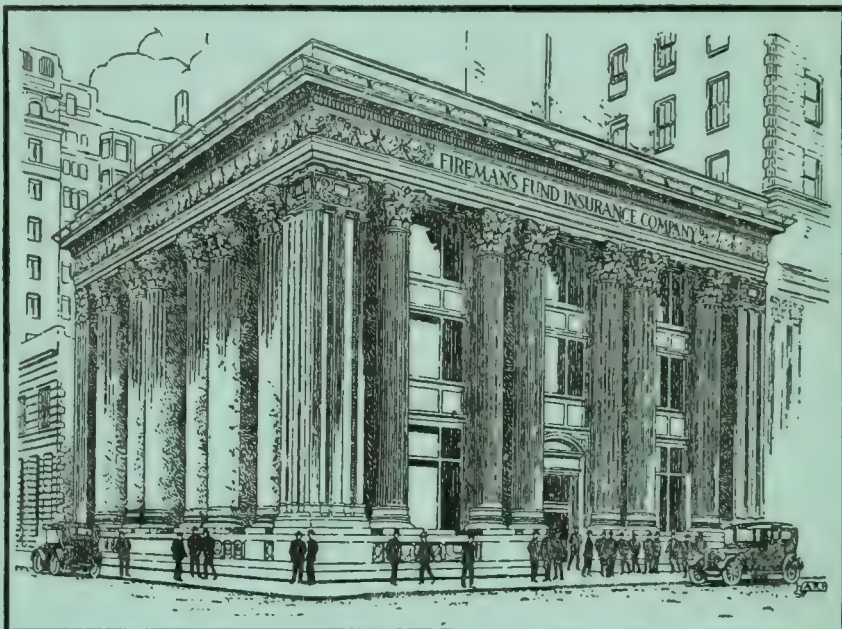
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The Fireman's Fund has adopted the title for its head office building The Home of Service, and by doing this has assumed the responsibility of demonstrating to the insurance world where The Home of Service is.





